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MINIMIZE
FIVE LIFE CHANGING BENEFITS OF SCALING DOWN
AND SIMPLIFYING YOUR LIFE WITH MINIMALISM
MINIMIZE
STEVE H. WILLIS

SIMPLICITY

Finding Joy Through A Minimalist Lifestyle

4 in 1 Minimalism Bundle:

Minimize

Simplify

The Minimalist Mentality

The Minimalist Budget

Steve H. Willis

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Minimize

Five Life Changing Benefits of Scaling Down and Simplifying Your Life with Minimalism

Steve H. Willis

Why Minimalism?

You may have picked up this book because your life feels like too much. You have too much stuff, too many concerns. There are things pressing in on your attention and making your life feel busy and cluttered. Think of how many emails you have that are waiting for you or all of the things piled up in your junk drawer. There are so many things demanding more and more from you each and every day.

Minimalism can change that. Minimalism is a lifestyle that is essentially about freedom. Freedom from the need to care about a universe of things that doesn't contribute to your life but instead, they suck energy and time away from the things that you care about.
Minimalism is not about going without. The minimalist lifestyle is not spartan or about embracing suffering. You aren't going to be sleeping on a floor with only a blanket, unless that is what gives you joy. Because that is what minimalism is about: holding on to the things that give you joy while reducing the things that don't.

Our lives are cluttered with a variety of objects which do not add to value to life. I'm sure if you'd look, you would find at least one ugly t-shirt you got as a giveaway from a conference or a charity walk. What is that t-shirt doing for your life? Does it make it more fulfilling? Does it make you more likely to flourish? What about that CD collection, when was the last time you played a CD? Does your computer even have a CD drive anymore?

You might say that these things remind you of something you enjoyed. But the mental shift that you need to make is to let go of objects as things that you have for memory's sake. You have your mind for memories, you have

photographs and journals. Objects take up space and money by their very existence. They are not a good way to store memories.

We put a lot of emotional investment into objects, but the reality is that objects are only tools. Objects should serve our needs. Sometimes we get trapped into serving the needs of objects instead. We buy organizational materials to give our objects a home. We buy accessories for our objects, giving them different outfits or mechanisms. Sometimes these things are important, but sometimes they are a waste of money and energy. The difference between useful and wasteful is how it adds to your life and if it has a purpose in making your life better.

You should focus only on things that provide value in your life and free yourself from everything else. We all have limited energy and time. Objects, even if they've already been purchased are just taking up space in your home, sucking away your time and energy. You have to keep them clean, you have to maintain them. If you move, you have to move with them.

Clutter even drains the mind by just existing and taking up space in your field of vision.
An uncluttered, clean space gives you more space for things that matter: your mind, your relationships, and your sense of self. Sometimes we substitute important things with attachment to objects, but that never works. We may hope that a particular piece of makeup will make us feel confident and cool, but it won't. The only thing that can change your life is you and objects just get in the way.

Stop defining yourself by things you own. I used to make this mistake. I prided myself on being a writer and a book lover, so I owned thousands of books. My life was overflowing with books. I had books on every shelf two-layers deep, and books piled up on both sides of my bed. I thought having those books was important because I was the sort of person who loved books.

The reality is that the books were just getting in the way. I love books because I read books, not because I own them. Owning books is beside the point. An important shift was that I realized that the important thing about my love of books was reading them and talking about them. I could let go of the physical object because owning a lot of books did not make me a book lover.

Maybe you have objects like that in your life. Maybe you define yourself as a musician, so you have a lot of CDs. Maybe you define yourself as fashionable, so you have a lot of clothes. Let go of the idea that objects make you who you are. It is what you do that defines you.

It is my hope for you that by understanding the value and life changing benefits that a minimalist lifestyle offers, can help you find the freedom and motivation to let go of all the distractions getting in the way of you living your most authentic, passionate and purposeful life.

Benefit #1

More Self Confidence and Sense of Purpose

Accumulation of stuff can be a way to feel better about yourself. You buy a new thing because you want to be the sort of person who owns that thing. But the reality is that you will never win. Buying that fancy cologne will never make you Brad Pitt and the whole lie of advertising is that stuff will make you happy.

In fact, focusing on what you consume will distract you from finding what does make you happy. Stripping away unnecessary objects will teach you that all you need is you. You are enough.
When you stop needing to buy the latest and greatest possessions, you will start to feel good about who you are not what you own.

Sometimes it is even good to get rid of important things because it will teach you to rely on yourself as an individual instead of the things that you own. So many things in our life are conveniences that distract us from our ability to do things by ourselves. Something like a dishwasher may make our life easier in some respect, but one of the things it does, is it trains us to be dependent. You can wash your own dishes; all you need is a cloth and a sink. The elaborate dishwasher distracts you from being able to do it by yourself.

Furthermore, once you take energy away from striving for better possessions, you will be able to start thinking about being a better person. Instead of hunting for the newest and greatest bit of tech, use that energy to help you grow yourself and your mind.

Human beings are animals that need to have a purpose. There are only so many TV shows you can watch or knick-knacks you can buy before you realize that passion is missing from your life. Until you find what you are passionate about, you will not be able to have a flourishing and complete life.

Focus on creating more and consuming less. Make things instead of buying things. Find things to do that you are passionate about instead of chasing the job that makes the most money.

Most of us have jobs instead of careers or missions. We go to work and do the daily grind. We are taught to work incredibly hard at something we don't care about so that one day we might retire and actually enjoy our lives. Though the thing is, insurance studies show that the average life span of a retiree is only three years. Do you really want to work your whole life to have three years of enjoyment?

The most precious commodity we have is our time. We all need money to live; there is no doubt about that. We need to pay for a place to live, food, medical care, and other essentials. But the general drive to work as hard as we can to accumulate as much stuff as possible is unnecessary. It's important to be able to find a sense of yourself outside of your job and the things you do for money, but you will only be able to do that when you divest from the importance of objects.

Instead of building your life around what gives you money; try building your life around your passions and what gives you purpose. What are the things that give your life meaning and make it feel worthwhile today?

When you don’t have a passion in your life, you will be driven to consume more in a desperate attempt to make yourself happy. You will buy things just for the high it gives you because there isn’t a passion in your life to give you meaning and a sense of purpose.

Once you stop letting yourself get the hit of consumption, you will have to go searching for greater meaning, and you can find that meaning anywhere! Some people are passionate about writing, horseback riding, or even financial accounting. You can find passion in anything and you can develop yourself in any number of ways. The trick is to go looking for meaning as opposed to consumption.

Passion and purpose won’t solve all your problems. Even if you find something that gives you purpose, there are days when you are going to feel lazy or feel more like watching television. But purpose fuels more purpose. If you find meaning and passion in some activities, that spreads on to others. Say you find fulfillment in your church group. Maybe you find that teaching young people gives you purpose. The goal to be a better teacher might drive you to develop more skills and explore ideas that you never would have come across before.

Sometimes people mistake “status” for “purpose.” You might think, I don’t care about having a lot of money but I care about being important. You might want awards, praises, or public recognition. The thing about all of that though, is that it isn’t really about you. It is about how you want people to think of you, but that has nothing to do with the person you are.

I’m sure you know people who are well-respected but unhappy. There are even people who have a high-status job but aren’t very good at it. Staking your self-worth on things outside yourself is dangerous because you don’t have any control over it. Even if you work really hard, you may not succeed in getting the award.

It is much better to gain meaning from the process as opposed to the outcome. You can always control the process. If you actually enjoy doing the thing, then you will continue to do it. Putting your worth on the outcome is outside of your control and will make you constantly chasing the next award as the next dopamine hit.

Look within yourself for meaning. As kids, all of us had goals. We wanted to be a certain sort of person or do something. As we grew up, distractions started getting in the way. Find the person you want to be and work towards that, not towards any external reward or possession.

Benefit #2

More Meaningful Relationships and Memories

One of the most important sources of meaning in our lives are the relationships with people we love. Human beings are a source of value in a way that objects couldn't ever be. The thing about humans is that they have minds which act on the world and imbue things with value. Objects simply exist.

When you have a relationship with a person, they can give you meaning because they value you and you value them. These relationships can take many different forms. It could be your spouse or partner, your friends or family. Think of the people in your life that give your life meaning.
Minimizing your connection to stuff opens up a number of ways to make these relationships more meaningful. When you are too attached to the material world, that can serve as a distraction from human connection.

One important part of a healthy relationship is "mindfulness" and the ability to exist in the present. Mindfulness is a psychological concept derived from Buddhism and it refers to our ability to focus on what we are doing without being distracted by extraneous thoughts. When we are mindfully with another person, that relationship is the only thing that matters.
Things become a distraction to mindful interaction. Your phone rings and you pick it up during dinner with your girlfriend. That object has interrupted a conversation and a chance for connection. That little notification bell symbolizes the countless ways we allow our stuff to get in the way.

When you learn to unplug, you will have a deeper and more meaningful connection with the people around you. Go on a walk with your partner and leave your phone at home. Focus on the feeling of their hand in yours and the sights and sounds you are sharing together. Focus on exactly what they are saying and feel privileged to understand more about the intricate workings of their mind.

Stuff can cause bigger conflicts as well. Maybe you've had a fight with a loved one about cleaning or maintaining objects in your home. Think of how many television shows have portrayed mothers yelling at teenagers about having a cluttered room. The accumulation and mess that stuff creates becomes a source of tension in a relationship because we think our commitment to objects matters in a way that it does not.

We also try to substitute stuff for making connections. We agonize over gifts and presents, thinking that if we don't have the perfect box of Valentine's candy, the relationship doesn't mean anything. This is an error of where we are placing our value. The important part of the relationship is not the gift. When we make it the gift, we create all sorts of opportunity for unnecessary conflict. Maybe your partner gets you something you don't like. Sometimes people interpret that sort of thing as them not really caring or as a slight. But to do that is to give the stuff way more importance than it deserves. What does a gift matter in the face of a million other ways that a partner can show their love? What does a gift matter in the face of a hug or a loving touch? What about the time when they helped you with a work project or took you to Shakespeare in the Park? Those experiences are important in a way that mere objects could never be.

Great relationships are not built on objects; they are built on experiences and memories. When we remember our loved ones we will think of the time we spent together and the things we did together. Spend your time and resources into creating these memories.

Instead of buying a lavish gift for Valentine's Day, spend that money on an experience that you can share and that can deepen your connection. Spend the day doing something you will talk about for years. Instead of buying your children twenty plastic toys that will need to be cleaned up and break all the time, buy your children a trip to the beach. They will be able to explore and grow in a way that objects could not replace.

Be especially careful that objects don't substitute for relationships. Some parents make the mistake of buying their children things as a substitute for love and care. Any child who has been in that position knows that it doesn't work. Time spent together is always more important than fancy objects and any kid would prefer you show up to their school play than work late and be able to afford a Polo shirt as opposed to one from Target.

We think we need to show off what sort of person we are to others with the things we own, but what really communicates is our actions. Learn to let what you do speak for you instead of what you buy. Shifting your focus this way will empower you to be able to spend more time developing relationships and creating experiences that will last.

And, if there are people that will judge you for not having the latest video game or a fancy bag, do you really want a relationship with them anyway? Removing attachment from stuff teaches you about the character of people

in your life. Someone who is superficially attached to accumulation and materialism is not someone who will add a lot to your life.

Benefit #3

More Help To Others

Learning to embrace a minimalist lifestyle is not only going to help you, but it will also provide benefits for the people around you as well. Energy is contagious. When you live a peaceful, energetic life full of passion and meaning, you will provide great value to those around you. Your peace and purpose will help those who are looking for clarity in their own lives. The more you grow, the more you help others grow, and helping others grow will help you grow in return.

Happy people have a way about them that just lights up whatever space they are in. I'm sure we all know people like that, people whose sense of purpose and peace radiates out from them and makes them just pleasant to be around. Try to be that person. Try to create peace in your life to such an extent that everyone around you can feel it.

If you are a parent, one of the best things you can do for your kids is to embrace a minimalist lifestyle. Teach your children to place importance on the things that truly matter in their life and teach them to look inside themselves for meaning. So many kids, particularly teenagers, think that the only way they can be happy is to acquire the latest and greatest things. This puts them on a constant treadmill of acquisition where they compare what they have to others and decide how worthy they are based on the quality of their stuff.

Learning to live without clutter and distractions will help your children become the best person they can possibly be. It will teach them to look

inside themselves for meaning and develop the self as the important part of living in the world. Instead of becoming greedy and grasping, always asking for more stuff, they will shake off the entitlement that characterizes so many of today's generation of kids.

When there is a holiday that normally is associated with gift-giving, maybe give one or two small and thoughtful objects, but spend most of your energy on meaningful rituals as a family. Create experiences and develop your relationships by doing things. Instead of an object for a birthday present, ask your child what they want to learn and spend that money on lessons. You can help them develop into becoming the person that they were meant to be.

Even if you aren't a parent, developing a minimalist lifestyle will be of great benefit to the people around you. If you aren't weighed down by your stuff, you will have more time to help your friends, and more ability to encourage them in their own projects. When your life and priorities are in order, you will have the ability to give more of yourself to those you love.

You will also find that you can create new connections and find more people to love. When your emotional energy is not taken up in loving objects, you can spend it on loving people. The love of people and human relationships is a limitless resource. The more you love, the more love you will have to give. Even though minimalism is often associated with limitation, in terms of love you should be extravagant.

Helping others is one of the most important ways to create purpose in your life. Humans are fundamentally social creatures. We thrive in groups and in

communities. Few things feel as good as helping someone else. When you focus on meaning as the organizing principle of your life, you will find yourself reaching out to others more and more.

Think of yourself as someone who is adding value to the world. What can you do to make the world a better place than when you found it? When you look inward and create meaning in your life, you will find countless ways you can add value to it. The more you develop your own skills, the more you can teach and give to others.

Furthermore, even though you are reading this book because you find yourself with too much stuff, many people do not have enough. You might have too many clothes, but that suit jacket could be critical in someone else finding a job that will change their life. As part of the decluttering process, give your items to those in need and find ways to help the less fortunate.

When you have more energy from not being weighed down by stuff, you can use that time to give back to your community. You can donate your time to Habitat for Humanity, local soup kitchens, and a variety of other charitable organizations. You can help raise money, paint community centers, clean up the streets, or build a park.

You could even start your own type of organization. When you develop your own skills and purpose, you may find that you have a unique and special way to contribute. It could be all sorts of things. If you have a passion for speaking, you could start an organization that helps people prepare for interviews. If you love gardening, you could set up a

community garden to help provide training and green space for inner-city children.

Much in the same way that you cannot create meaning for yourself by buying things, just writing checks to charity isn’t the answer. Donating money to charitable organizations is great and you should certainly do it if you have the means. But donating money gives nowhere near the satisfaction that your actual engaged contribution will give you. Face-to-face interactions and physical exertion provide a sense of meaning unparalleled by writing a check.

Benefit #4

More Time and Energy For What Matters

Stuff takes time. It takes time to buy it—like we talked about in the last chapter, but even having stuff takes time. Free stuff takes time. Everything you own, you have to maintain, you have to clean, you have to worry about it. If you own something, there is always the fear of losing it or it breaking.

A person with a fancy home and lots of valuable things has more to worry about when they go out of town. If you invest meaning in the objects in your life, then you are in danger of losing meaning if something happens to them. It is a situation of uncertainty and threat.

Imagine the person who can leave their home unlocked when they leave, without any fear. They don't own anything that would hurt them to lose. There is enormous freedom in that. They have so much energy available for other things in their life because they aren't weighing themselves down with an attachment to things.

Most of us put a lot of emotional importance into the things we own, but if we really considered what we value, it wouldn't be our stuff. Stuff can be nice, but it doesn't provide meaning to our lives, no matter how much we might want it to. A new perfume or a fancy car won't make us desirable. Only hard work and human interaction can do that.

When you stop investing your energy in your things, you will have much more energy to spend on the things that matter most. You can spend time with family and friends without worrying about your stuff. You can go on

vacation because you have extra-income and you aren't worried about what you are leaving at home.

There is clarity and focus in removing unnecessary objects from our life. Even the process of pruning stuff from your life is an opportunity to think about what you value.

Most of us go from day to day without seriously thinking about what is important in our lives. We buy things on autopilot because we have the vague sense that it is something we should own and we never stop to consider what really matters.

Minimizing your stuff gives you the opportunity to evaluate what is actually important to you, not what ad agencies want you to value. What gives your life meaning?

Getting rid of stuff can help you achieve important goals and find more opportunities to flourish. Even the act of getting rid of stuff can be important. For instance, maybe you want to increase your commitment to your local church. Donating used clothing or an object to auction can be a way to give back to the community.

If you want to begin a new hobby, it is empowering to realize that it does not require a lot to do so. Maybe you want to learn robotics. Someone who is focused on stuff might go on Amazon and get a bunch of things and then be left with a cluttered kitchen table and nowhere to begin. Removing investment away from things will help you realize that there is another way to go about doing this. You could take a class in robotics with extra-income

you would not have had if you continued spending unwisely. You could join a local makerspace, which is a type of community center aimed towards people who want to create. There are all sorts of opportunities in the world waiting for you once you give up the idea that accumulating things is the source of joy.

Shifting to a minimalist lifestyle can help you find meaning in another way. Many of us take jobs that we don't really like because they pay more and we feel like we need a higher income to get all the stuff we want. Once you stop wanting so much stuff, your need for disposable income will go down. Maybe that job that truly fulfills you will feel more possible if you no longer think you need the latest iPhone upgrade.

There are probably things in your life you only own because you think they have some sort of meaning. I know for me when my grandmother died, I kept a huge quantity of her things. I kept her porcelain animal statues and two huge boxes of her clothes. I kept the paintings that she loved and the bedspread that had been on her bed for twenty years. All of these things had memories for me but when I kept them, I kept them in a storage locker. I did not have any actual need for them in my daily life so I paid over one hundred dollars a month for them to just exist and gather dust.

After years of paying for these objects that had once belonged to my grandmother, I realized that what was meaningful was the memories, not the objects. I took a weekend, got everything out of storage, and said goodbye. I took pictures of some things in order to not forget what her favorite statue looked like, but I realized most of it was unimportant. I did not love my grandmother because of her bedspread or her clothes; I loved

her because of the person she was. The objects were meaningless and cost me money to maintain.

I let go. I gave those things away. In giving them away, I freed myself of the idea that I needed to keep my grandmother's possessions to remember her. I realized that my memories were the important parts and I put the energy that had been spent on organizing her stuff into organizing those memories.

I spent some of the money I saved on the storage unit in binding a printed-out version of my writings about my grandmother. I spent some time writing our beloved memories and descriptions of why she loved those things so much. I had it printed into something that would actually serve to remember her and I freed myself of all the physical things.

Look around your life. What are the objects that are distracting you from what really matters?

Benefit #5

More Money

Everything you own represents time out of your life. How much do you earn an hour? Maybe you have a pretty good job and you earn $60 dollars an hour. Good for you, you have worked hard for that. Every dollar you spend though, is a minute of your time.

If you buy an expensive shirt for $100, that's 100 minutes. That's over an hour and a half that you worked for that shirt.

Most of us make way less than $60 dollars an hour, so these numbers can get even scarier. If you earn $10 an hour, a fancy Starbucks coffee could represent half an hour of your time. That's thirty minutes of your life in a coffee.

Sometimes we lose sight of this fact, so it is important to highlight it. Money is only produced by hard work and time. When you spend your money on things, you are spending part of your life and putting it into objects.

If you buy objects for bad reasons, you are literally wasting your life. You aren't ever going to get back the time you spent so don't waste it. A fancy book might be a nice prop to demonstrate to people that you are well-read and cultured, but is that worth hours of your life?

When we use objects as props, we invest money into things that are just representations of the truth. A fancy coffee table book about Ethiopia does

not make you well-traveled. Going to Ethiopia will make you well-traveled. The reality is that most of us are in the position where we have to make choices about what we spend money on, so there is a direct trade-off. The more money you spend putting on the appearance, the less money you will have to make that appearance a reality.

Minimalism means taking your mindset away from accumulating things and towards the realization of goals. We all have things that we want to do or accomplish in our lives, but sometimes the simple accumulation of stuff can substitute for those real and important goals. We want to be successful in our careers so we buy a fancy suit to represent that success. But that money could have been spent on a training course or certification that will actually improve our career.

Of course, you will have to buy some objects but make sure you are buying them for the right reasons. When you consider buying something, ask yourself why. Are you buying it because it is fun to purchase? That isn't a good reason to add another object to your life and tie down your time and money in a material thing. Do something else for fun instead.

Are you buying the object because it represents the sort of person that you want to be? Don't spend money on that. Instead, spend money on becoming that person.

Shift your priorities towards buying things because they will be useful in meeting your goals. Shift your baseline away from a default of "buy the thing" towards a default of "don't buy the thing."

Every new thing you add builds more stress and clutter in your life. It is another thing to take care of. Take that tradeoff seriously. When you are considering making a purchase, weigh what this new object will add against the freedom it takes away.

We get a lot of messages about the need to buy things and how the newest object will totally transform your life. Remember, the people telling you that are trying to sell you something. They want your hard-earned money. Don't believe them without giving it serious thought. Most of the time, no additional object will change your life. Only you can do that. Material possessions won't make you happy and won't give meaning to your life.

Look around you. You are probably surrounded by objects which represent previous attempts to give your life meaning. You bought that bag because you thought it would make you fashionable, those shoes because maybe you would hike if you had the right shoes, that book because your friend told you it was good.

The bad news is that none of those objects will fulfill those goals. They can't do anything, they are totally inert. The good news is that you can get some of your money back by reselling them and giving them new homes.

As a project, collect things from around your house that you do not need. Hold yourself to a high standard of what "need" means. Putting it in the pile that is for resale is an opportunity and if you keep it, you lose that opportunity.

Once you have a collection of things to sell, find ways to pass them on to other people. You can use Craigslist or eBay to sell them, or a variety of specialty websites for particular objects. Think of it as sending good energy out into the world. Something which can no longer serve you a purpose will be useful somewhere else. If it was never useful then you are freeing yourself of a burden.

Every dollar you make is an extra income you would not have had if you didn't have the strength to let go. Give yourself credit for that income. It is hard work to retrain yourself away from the materialist messages that you have been indoctrinated with. That extra income represents you reclaiming your life and clawing back your time from all the things you had spent it on.

You may find that getting rid of your stuff can get addictive. Every new thing you banish is a success against the inertia of accumulation. Every new thing you sell is a little triumph against materialism and consumerism. Find ways to celebrate discarding objects in the same way most people get a thrill off purchasing things.

The less you buy and the more you sell the more freedom you have. Having money accessible means you will be able to travel or quit a job that you don't like. It means that if you have a sudden medical bill you won't need to go into debt. That is true freedom, not whatever is promised by a fancy perfume ad or a car commercial.

The Next Step…

This book is just the beginning of your journey. Make a commitment to minimalism and then make the changes you need. Find your purpose by discarding unnecessary, excess stuff.

If you had all the time, energy, and focus to do whatever you wanted, what would it be? What new things would you create? What new relationships would you form? How would you impact the world? Just like what we talked about in the last chapter, what value would you add to the world?

Minimalism creates that time, energy, and focus. By removing our emotional attachment to things, we can create an abundance of energy that we can give to the world and the people in it. Instead of looking for meaning in the objects we buy, look for it in yourself and in other people.

What sort of person do you want to be? Remember, companies spend billions of dollars trying to persuade you that you need any number of things. You need this protein bar, this bottle of perfume, that gadget for cleaning your house. Your life will be so much better if you just buy, buy, buy— or so they say.

The reality is that all you need is yourself and the relationships with the people you love. Don’t be fooled by the advertising industry. Deprogram yourself from consumerism, and with all that time and energy you used to spend on your stuff, give something of value back into the world.

Consume less, create more. Buy less, love more. You can do it. You just need to get started.

Simplify: A Start-up Guide to Minimalism

Step by Step Instructions to Starting Your Minimalist Journey

Steve H. Willis

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Chapter 1: Why Minimalism?

Minimalism is a word that many of us are familiar with and have likely been for a while. You may be familiar with the term as it relates to the abstract visual art movement of the 1960s, or the simple, clean line and modern approach to interior design. Recently, the minimalist mentality has gained popularity from the Netflix series "Tidying Up With Marie Kondo," which shines a light on the decluttering methods used by Japanese organizing consultant Marie Kondo. No matter which area of minimalism you are most familiar with, the principle remains the same across all mediums – do more with less.

Minimalism is often confused with depriving yourself of comfort or restricting yourself from frivolous pursuits. It's thought of as "anti-consumeristic" and bare-bones living. Unfortunately, these sorts of perceptions give minimalist living a bad rap. You see, minimalism is not a set of rules that you must live by telling you to throw away everything you own and only live with the bare minimum. It's not about restriction or deprivation or owning only 30 things. Minimalism is a mindset that can be summed up in four words: Do more with less.

Living a minimalist lifestyle means you place more value on yourself and your life experiences rather than your material possessions. It understands the difference between a want and a need, and the importance of making decisions that align with those needs. Minimalism gives you the power to live a life of complete

fulfillment. It allows you to free yourself of any distractions keeping you from achieving your goals and gives you the focus needed to keep your priorities in check.

While a minimalist lifestyle can be the most rewarding change you make in your life, no change worth making comes easy. The driving force to making any change should always be the motivating "why?" factor. Why do you want to make a change? What emotions are driving this desire to change? What goals do you have for yourself that you hope to achieve by making this change? Without understanding your "why?" trying to make even the smallest change can end up looking like most New Year's resolutions – gone in the first 30 days.

Before you continue reading, open your Notes app, and start a new list. Let's call this list "My Why.” Take a minute to answer the few questions below to help discover your “Why?" and remember that understanding your why and regularly referring back to it is what will keep you on track to living a life rich in value and meaning. Get as honest with yourself as you can. Many of us have embedded insecurities about admitting any fault or need for change in our lives – much less putting it in writing -- but try to look at recognizing the need for change in your life as an incredible display of self-awareness and strength. I have decided to use the simple acronym "WHY" to help guide you to the discovery of your personal "why?"

WHAT is motivating you to change?

Answer the questions below and try to get as specific as you can with the defining moment in your life that made you realize a need for change. Remember, this list is for you only, so take this time to practice some self-love and answer these questions as honestly as you can.

1. How long ago did you realize the need for a change in your life?
2. What was the specific incident or incidents that led to this realization?
3. List three adjectives that describe how you felt during or after this incident took place?

HOPE to gain?

1. What do you hope to gain from living a minimalist lifestyle?
2. What are the goals you have for yourself that you hope to achieve through minimalist living?

YOUR Yes.

This is a personal affirmation of commitment to yourself. Most of us are much better at following through with our commitments to other people than we are to ourselves. It's time to change that and start prioritizing ourselves, our goals, and our desire to live a more fulfilling life. It will help to think of a commitment you made to yourself that you did not see all the way through. Maybe it was a diet you started that took a nosedive the minute Girl Scout cookie season began. Or perhaps it was that budget you set for yourself that fell by the wayside with one

unexpected car repair. Whatever the reason, figure out what happened that caused you to give up the commitment, and learn from that experience. How can you react differently the next time a roadblock gets in your way?

Complete the following statement with the intent of returning to it when things get tough or don't go quite as planned. What is it that you would like to remind yourself of when you feel the least motivated to keep going?

1. “I am committed to living minimally because…”

Understanding your why is an essential step to making any change in your life, especially one as extreme as minimalist living. When you know the motivating reasons for change, it becomes clear of what needs to happen next.

“Why Minimalism?” is a question not many people ask themselves, but those that do experience a change in their life, mindset, and priorities like nothing they have felt before. Many people shy away from the minimalist journey because they believe minimalism to be a lifestyle of restriction. Why would anybody want to rid themselves of stuff and spend only on the bare essentials? Why would anyone voluntarily do that?

When you understand your why, you begin to realize the benefits you gain from a minimalist lifestyle. You have less stuff because you don’t have unnecessary clutter. You spend less money because you spend your time focusing on your passions and experiences instead of material things. When I was first starting my

minimalist journey, I took a screenshot of my list and set it as the background on my phone. It served as a daily reminder of what I should value in my life. You can write your WHY out on sticky notes, and put one on your refrigerator, put one on your computer monitor at work, stick one to your bathroom mirror. Find creative ways to refer back to your “why?” as often as possible throughout your journey.

Remember, life is happening right now. Minimalism seeks to show us the beauty in the present moment - the simple joy in valuing the things around us, and the peace that comes with an uncluttered mind, home, and soul. Minimalism encourages us to live in the moment, focus on the journey, and enjoy the outcome.

I am so happy you are on this journey with me. By the end of this book, you'll be singing praises to the underlying philosophy of minimalism: Do more with less.

Chapter 2: Identify Your Values

At the most fundamental level of minimalism is the idea of only allowing the things, people, and experiences into your life that align with your core values. We all feel a sense of anxiety and stress when our lives become cluttered with that which goes against our values. For instance, I remember that right before I decided to become a minimalist, I was taking on too much extra work. I had to stay late when all I wanted to do was spend time with my kiddos. My family is the most important thing in my life, yet I felt compelled to work more! I was trying to seek out my coworkers' approval by always being the "yes" coworker. Sure, I can edit your article! Yes, I'd love to make these graphs! Even though I wanted to put my family first, I found that I still made decisions that contradicted my values. A minimalist lifestyle aims to eliminate the clutter and improve your overall quality of life by living in a direct reflection of your values.

But what are your values? You may have never taken a moment to decide what those values actually are. We tend to live on autopilot, not paying much attention to whether our actions are a direct reflection of our core values. Living in this autopilot state of existence can cause us to lose who we are, and it can hinder our ability to generate true happiness. It was not until I decided to adopt a minimalist lifestyle that I got honest with myself and identified what I value most. I decided that I wanted to get home to

my family before 7 pm, and so I started designing my life in a way that not only aligned with my values but allowed me to better understand who I truly was. It was an incredibly scary but freeing moment! When our actions and words become aligned with our values, we begin to feel a sense of contentment and confidence.

Aristotle put it best when he said, “Men acquire a particular quality by constantly acting in a particular way." When you constantly tell the truth, you become an honest person. When you constantly find the positives in every situation, you become an optimistic person. The concept is quite simple, but we so frequently underestimate the importance of values in our life. Minimalism is the greatest tool we can use to refocus and prioritize our values over the clutter and distractions that greet us day in and day out.

Before we are able to discover how we can use minimalism to realign with our values, we must first figure out what those values are.

It is important to remember that everybody’s values are different.
You are the only one who can identify your core values.

Below is a reference list that I have compiled to help guide your decision making.

Adventure
Appreciation

Authenticity
Balance
Beauty
Boldness
Bravery
Caring
Challenge
Citizenship
Commitment
Community
Compassion
Contribution
Cooperation
Courtesy
Creativity
Curiosity
Dedication
Determination
Devotion
Effort
Fairness
Faith
Fame
Family
Forgiveness
Freedom

Friendship
Fun
Generosity
Gratitude
Growth
Honesty
Hope
Influence
Integrity
Justice
Kindness
Knowledge
Leadership
Learning
Listening
Love
Loyalty
Openness
Optimism
Patience
Pleasure
Poise
Popularity
Recognition
Religion
Reputation

Respect
Responsibility
Sacrifice
Security
Self-Respect
Social Connection
Spirituality
Stability
Status
Success
Tolerance
Trustworthiness
Unity
Vision
Wealth
Wisdom

Look inside yourself and discover which values already exist inside of you. Think about what you would like your life to look like and, most importantly, to feel like. Decide which five of those values you feel are the most important in your life and add them below your “My Why” list in your Notes app. It is essential to write out and define these core values, so you have something concrete to refer back to. You may feel that your values change

over time, and that's okay! As human beings, we are continually learning, growing, and maturing, and our values may need to shift to reflect our personal development. Let these values reflect where you are at in your life right now. If they need to change in the future, let them. Now on to our next lesson:

Actions speak louder than words.

Just as words mean nothing without actions to back them up, our values mean nothing if our actions do not align with them. I encourage you to revisit your values and write down two to three actions that will align your values with your day-to-day life. For example, if you value love, actions may include a weekly date night with your partner, a phone call to your parents, or going out of your way to help a friend in need. Take a minute to think about what those actions might be and how you can make them personal to your life. Use specific names, places, and experiences. Remember, this list is only for you to reference, so be as detailed or general as you think you need.

Understanding our core values is the foundation of living a life of authenticity and honesty to ourselves and our loved ones. When we understand what our values are, we positively form our character. We grow and design our life in a way that aligns with and compliments these values. If something feels a bit off or if you feel troubled about a situation in your life, test it against your values. Does it go against, or is it in line with your values? A

minimalist lifestyle is one that focuses primarily on allowing only those people, things, and experiences into your life that support your values and works to eliminate any that do not.

Chapter 3: Prioritize Mindset

Minimalism is a mindset. Adopting a minimalist mindset takes time. The key to understanding and continuing your minimalist journey lies in recognizing the value and importance of minimalism.

A minimalist mindset is not about purging your material possessions. It is not restricting yourself. It is about finding the time, energy, and money to focus on what matters most to you. It is about removing any relationships, desires, or commitments that hinder you from living a life of fulfillment. It is creating space in your life and filling that space with new experiences, opportunities, and memories. It is knowing your values and living your life to those values, nothing more, nothing less.

Being patient is vital when adopting a new lifestyle, let alone one that is fundamentally different from the one you've been living. Any change worth making in your life will not happen overnight, nor will it happen easily - if it did, everybody would do it!

I encourage you to adopt a "growth mindset." This type of mindset is developed on the belief that your basic skills, abilities, and qualities can be cultivated and developed through your efforts. You are not stuck in one way of life, simply because that is “how you are.” You have the innate ability to develop any skill or change any aspect of your life with applied effort. Who you are, the

circumstances you are in, and the skills you currently have, provide a launching pad for change - they are not barriers but tools!

A minimalist mindset is a skill. Just like all skills, it takes time, patience, and practice to develop. As you learn and grow, you will be able to identify any part of your life that does not serve you and your values. You will be empowered to get rid of it, leaving only the essentials behind. Developing this skill requires a growth mindset: believing that you can change, which then creates the motivation to make this change over time.

Here are a few tips to help you in creating a mindset of growth throughout your minimalist journey:

1. Create a new belief – Believe that living an intentional and free life is something that you deserve and can create through applying yourself. By consistently believing that you are enjoying your minimalist journey, you will master the core value of minimalism: doing more with less.
2. Recognize and embrace the imperfections – Shying away from the shortcomings and setbacks means you will never make progress. Recognize any weaknesses or challenges as opportunities for growth and motivation to improve as you move forward.
3. Value the process over the result -- Understand that a minimalist lifestyle is an ongoing process that we develop

over time. Find the joy in creating your ideal life and shedding away anything that does not serve your vision.

4. Celebrate growth with others – Find opportunities to share your progress with the people closest to you. It is crucial to reward yourself for achieving a goal (large or small!) to stay motivated and committed to creating your ideal life.
5. Make a new goal for every goal accomplished – Having a goal to work towards, no matter how big or small it may be, is critical in maintaining a growth mindset.

We are all familiar with the saying “Rome was not built in a day,” and as cliché as it sounds, to succeed in any lifestyle change requires not only a growth mindset but consistent daily changes that reflect the larger goal. You should strive to find opportunities that allow you to practice small acts of minimalism each day. These will quickly reinforce a mindset of simplicity as you work towards the bigger picture of genuinely living a life with less.

Here are seven small acts of minimalism that you can do each day of the week to help you stay motivated and focused throughout your journey:

Mindful Monday - Be aware of all your thoughts, feelings, sensations, and surrounding environments.

Turn it off Tuesday – Turn off all of your notifications, including social media apps, emails, phone calls, text messages, etc. Activate "Do Not Disturb" mode throughout the day and allow

yourself to focus on being present in the moment, only checking the notifications when you decide to.

Write it down Wednesday – Journal all of your thoughts and experiences.

Thankful Thursday - Express gratitude towards the people in your life.

Frugal Friday – No purchases for 24 hours.

Spontaneous Saturday – Leave an entire day unplanned.

Single-task Sunday – Focus on one task at a time, no multi-tasking.

Understanding and prioritizing the right mindset is the key to success when it comes to embracing a minimalist lifestyle. We live in a world of stuff - stuff at home, stuff at work, stuff on our calendars, and stuff on our minds. Our lives are inundated with distractions and consumerism that aim to take us away from what we truly want out of life: fulfillment and freedom. As you begin your journey towards a minimalist lifestyle, you will be faced with challenges that may or may not take you off your path. Distractions happen. Life happens. Pick yourself up and keep moving forward. Minimalism is a fluid and ongoing process that has no final destination or point of arrival. It is the journey to living a simple life with the ability to prioritize what makes you happiest while finding a sense of clarity and focus along the way. Remember, life is about a mindset of growth and contribution, not perfection. Take it one step at a time and start making room to live more.

Chapter 4: Align With Like-Minded People

Connection is an integral part of any change in your life – developing relationships and hanging on to them for support and guidance is often a keystone of consistency. Minimalism is not a popular trend, and it can be difficult for someone who actively practices minimalist principles to find a support system within their social circle. As a minimalist, it is easy to feel isolated and alone, like you are the only one actively working towards a life with more time, money, and freedom. Most friends and family tend to be skeptical of the minimalist lifestyle, simply due to unfamiliarity and a lack of understanding. They may see that you are "restricting" yourself or "depriving" yourself of pleasures. It can be incredibly challenging to make a lifestyle change when you are the only person involved. As someone starting their journey, it is vital to align yourself with like-minded individuals who not only understand the benefits and motivations behind minimalism but are actively living minimalist lifestyles.

For many of us who are lacking a support group within our social circle, we are fortunate to live in a world with online social networking. Accountability partners or groups are a great way to stay motivated throughout your journey. As humans, we are designed to need companionship and interaction with other humans who share similar passions and goals. Finding an online community of people to share tips and ideas with, vent about

frustrations, and celebrate accomplishments with is vital. Experts agree that if you want to change an aspect in your life, the easiest and fastest way to do so is to surround yourself with people who embody that specific trait or habit. Simplifying the way you live your life can be radical and overwhelming if done too suddenly, so building relationships and communicating with like-minded individuals is essential for sustaining a minimalist lifestyle.

We live in a world filled with digital content of all kinds that we consume through all different forms of media. Our lives are heavily influenced through the availability of social media, from what we wear, what we buy, what we watch, what we talk about, what we think, and how we live. It is easy to see the overwhelming reach of consumerism anytime you open your phone. In the age of digital consumption and influence, there are many opportunities for us to take this seemingly negative aspect of society and turn it into something beneficial for ourselves. We are mostly in control of what content we consume based on the information we read and watch, and who and what we follow. Just as online content is curated to meet the needs of the consumer, we should curate the content that we see on our devices to meet our needs.

Imagine opening your feed to see threads with people sharing their accomplishments and asking questions about minimalism. Imagine a feed filled with images of decluttered spaces and quotes about simple living. Imagine listening to a podcast about living with purpose or watching a video explaining the benefits of living with less. These are likely more motivating

than the political bashing and food pictures that currently clog our feeds. The content we consume daily has an overwhelming effect on our overall mindset, and we have the ability to influence this on our own.

I have included a list of my favorite minimalist living content below for you to check out, in hopes of cultivating a positive change in what you consume and provide resources to the growing online community of like-minded minimalists.

Blogs:

Becoming Minimalist
Be More With Less
Miss Minimalist
No Sidebar
The Minimalists

Books:

The Joy of Less: A Minimalist Guide to Declutter, Organize, and Simplify by Francine Jay

Essentialism: The Disciplined Pursuit of Less by Greg Mckeown

The More of Less: Finding the Life You Want Under Everything You Own by Josh Becker

Soulful Simplicity: How Living with Less Can Lead to So Much More by Courtney Carver

The Minimalist Way: Minimalism Strategies to Declutter Your Life and Make Room for Joy by Erica Layne

Instagram Pages:

@minimalismlife

@minimalismquote

@minimalistbible

@nosidebar

@minimalquote

Facebook Groups:

Practical Minimalism

The Minimalists

Nourishing Minimalism

Becoming Minimalist

Minimalism Life

Podcasts:

The Ground Up Show

Break The Twitch

Functioning Minimalist

The Purpose Show

Optimal Living Daily

ZenCommuter

The Minimalists

YouTube:

The Minimalists

Break The Twitch

Matt D'Avella

Jenny Mustard

Pick Up Limes

Chapter 5: Educate and Encourage Others

When introducing a new concept in your life that is seen as either a fad or a trend, such as minimalism, you are likely to be met with varying levels of push back. People tend to react negatively to a concept that they are either unfamiliar with or disagree with. This kind of reaction from the people closest to you only highlights the importance of finding an online community of like-minded individuals who will support and encourage your new lifestyle.

I was met with harsh skepticism from my mom. She had grown up during World War II, and as such, she had cultivated the desire to keep spares. She would never be without a spare milk, a spare hammer, a spare baking rack. She lived in a world where she could be met with need and necessity, and as such, she'd learned to always be prepared for any turn of events.

My mother was my harshest critic - she thought I was leaving myself vulnerable by only having one butter dish. "What if you're washing that one?" she asked. "What will you do when you need butter?" I explained that if I really needed butter, I would find another way to plate it until the dish was done. But, she argued, I could just have a second butter dish on hand. I tried to explain to her that I didn't need nor want a second butter dish. I needed to understand that my mother's desire to always be prepared came from her upbringing. She wasn't attacking me for choosing a life of minimalism. She was instead relaying her fears of "what if?"

Skepticism is tough to combat - you want your loved ones to jump on board 100% and be there with you through every step of your minimalist journey. You want to be able to talk on and on about the benefits of minimalism and the new overwhelming ideas that you have and be met with the same enthusiasm in return. While this would be ideal, it's probably not going to happen! I would love for anyone who even hears about minimalism to go "Wow! Sign me up!" But we're humans - we don't work that way, unfortunately. If anything, we're more resistant to change in others than we are with ourselves. But as with anything new or unfamiliar, people are hesitant at first and become more welcoming over time as they learn and understand the concept. While your exciting new bouts of energy may drive you to push your newfound lifestyle onto your loved ones forcefully, it is necessary to approach the situation gracefully and gradually. You will gain their support and backing when they see the effectiveness of your new lifestyle and the proof of change over a period of time.

Before sharing your newly adopted habits with others, you need to be steadfast in your goals and reasonings for wanting to make this change. Understanding and re-affirming your “why” that resides at the heart of your minimalist journey will build your strength and commitment to change, despite the opinions of others. Be strong in your beliefs and firm in your actions. You will eventually receive unconditional support from your loved ones and discover newfound freedom.

Educating others is critical in gaining their support. It easy to feel frustrated or paralyzed by the confused looks and doubtful expressions you can receive. Minimalism is a personal decision, and you will need to understand that not everybody around you will adopt minimalism. They can and will still find the same fulfillment in life that you do, just in different ways.

As you share your changes with others, be honest, but be careful. Try not to share in a way that pushes minimalism upon those who are not ready or interested to receive it. Nobody likes to be told their lifestyle is "wrong." You can share your motivations for change in gentle ways so others can understand and relate. Your goal is not to shame or attack them for not understanding; your goal is to educate. For example, use phrases like “I want to save money for…” or “I want a cleaner home because…” rather than condemning any consumerist or materialist mindsets. You can try to explain how your previous lifestyle changes brought you a significant amount of stress. It might provide insight into your motivation and may teach them something about you. Your loved ones want you to be happy and want you to find a healthy way to achieve that happiness. Over time, as you gradually make changes, they may see the benefits that come from your minimalist lifestyle and come to understand it in a deeper way.

Understanding where your loved ones are coming from can help ease the blow of an adverse or skeptical reaction from them. You have suddenly made a change in your life and may be eagerly expressing these new overwhelming ideas that they have not come

to terms with. Remember, they are the result of their own life's choices, habits, and history just like you are. I know that I struggled to express my ideas and changes to my mother. I needed to understand that she had grown up in a time of great insecurity and change, and these were the habits and choices she found comforting.

There is a chance you will feel discouraged or upset on your journey. However, I encourage you to forage on with an open and caring heart. Even if you are hurt by their apathy or opinions on your new lifestyle, try to keep in mind that they need time to process and understand your changes. Having a partner, spouse, or friend who continues to spend and acquire new belongings without any intention to declutter can be frustrating. I understand! But just like any difference we encounter in life with those closest to us, we cannot always all be on the same page about everything. There are walls and obstacles in our minimalist journey. When these happen, reaffirm your “why” and communicate it to them gently and over time -- it will help to encourage a change in their own behaviors. Try to encourage them that simplifying is not something they need to do: they may want to do it.

There are ways to involve your loved ones. For example, if your partner has been itching for a vacation abroad for quite some time, but you two haven’t been able to save up enough due to frequent and random spending, suggest that you two take a serious look at your finances together. By looking for ways to reach your mutual goals sooner, you include them on your minimalist journey.

You can sell extra belongings for "travel" cash while encouraging decluttering. You can adopt a new spending plan for you both to stick to. Find ways to help both of you achieve your mutual dreams while also involving minimalism.

Chapter 6: Journal Your Journey

As I've mentioned before, simplifying your life will not always be the easiest or most enjoyable task. Without the right kind of motivation or the means to express your thoughts and feelings in a healthy way, you can quickly and easily lead yourself to burnout. Burnout is rough. However, we can take steps to avoid burnout. I found that physical reminders helped me stay on track. Whether that be a regular text from a friend, a sticky note taped to my mirror that I looked at every morning, or a blog post on an online forum, it is these physical manifestations of my goals that helped me forage on.

Actively keeping a journal of your minimalist journey is one way to keep track of not only your goals and accomplishments, but a medium to express your joys and frustrations on a regular basis. I would venture to guess that not many people journal regularly. We get busy, we get tired, and we get distracted. For those of us who do not keep a regular journal, it can be difficult to understand or see how keeping track of your goals, thoughts, and emotions can significantly improve your overall mental health and motivate your goal. We often dismiss the importance of journaling simply because we think we can handle it on our own, or that "we've got it." It was not until I made an active commitment to journaling three times a week that I started to see a change in my day to day life. I was in a better mood, I was more focused on what

I was aiming to accomplish each day, and I found myself more present in the moment, all because I now had a physical mean to express my thoughts and feelings. I was no longer bottling everything up in my mind and trying to keep track of my progress alongside my daily overwhelmingly cluttered being of consciousness.

If you are reading this and thinking, "Nah, I'm good" or "I have no need to journal," I encourage you to journal for one week. That's it. If you find value in it, great. If you find it to be a waste of time, well, then at least you gave it a try.

There are many different forms of journaling. Your style of journaling doesn't have to be traditional - with a notebook and lengthy entries. Journaling is simply a means of expression. You can find other ways to journal as well – perhaps a bullet journal that allows you to organize short bulleted thoughts and information in a more concise way is more your style. If you don’t particularly care for writing, perhaps an audio journal or a vlog style video would be more fitting for you. I liked that I could open my Notes app and use the speech-to-text feature to journal my thoughts. No matter the medium you decide to journal in, the most crucial part is that you start. Journaling is personal and different for everybody -- there is no right or wrong way to journal or what to journal about. Start with what you did that day, who you interacted with, or how certain situations made you feel. Create a to-do list for the upcoming day, week, or month. If random thoughts come to you as you are journaling, make a note of them.

You will start to find that the more you express in your journal, the more personal it becomes, opening up your mind and freeing up your thoughts to allow for a greater sense of presence and mindfulness day in and day out.

When it comes to documenting your minimalist journey in your journal, here are some thought-provoking prompts that you can start to address in your journal:

- Reiterate your “why.”
- What do you hope to gain from your path towards minimalist living?
- What attracted you to minimalism?
- What is your main focus right now in regards to minimalism?
    - Schedule, finances, relationships, possessions, mindfulness, etc.
- What did you do today to take a step towards your main focus?
- Did you experience any milestone accomplishments today?
    - Setting a budget, important conversations, cleaning out, etc.
- Did you experience any setbacks or frustrations today?
- What is your next action step towards accomplishing a minimalist goal of yours?

Journaling about your minimalist journey is one of the most important steps you can take to building the life you desire.

You will thank yourself later! Not only will you feel the effects of both the physical and emotional reminders, but you gain a sense of accomplishment when you check things off your list or discover that you achieved your goals in a shorter amount of time than initially planned. This sense of satisfaction can prevent the inevitable burnout along your journey. Sure, keeping a journal every day or even a couple of times a week can be difficult, but what makes it difficult is also what makes it so rewarding! You can look back at your life and see the progress you have made and the updates you have had along the way. It will propel you closer and closer every day to the state in which you experience your best self and best life.

Chapter 7: Embrace The Discomfort

Like any significant change in your life, you will inevitably experience a great deal of discomfort throughout your path to minimalism. You are essentially overhauling every aspect of your life to live a life of “more with less." You are likely attracted to the principles of minimalism as a means to find clarity and meaning amidst your current state of chaos. Throughout your minimalist journey, you will experience varying levels of discomfort at differing stages along the way.

Minimalism is an opportunity for incredible growth in your life. Growth requires discomfort. When we stick with what we know as being comfortable, we give up the hope of finding greatness, peace, and fulfillment in ourselves and our lives. As humans, we like comfort. We enjoy living our lives in our comfort zone, where our actions fit a pattern and routine that shies away from any level of risk or stress. However, comfort will only get us so far. We settle into the same level of comfort for a few days, and then it becomes our routine for months. Before we know it, we've gone years into a routine that, while safe, keeps us stagnant.
Comfort is the ultimate killer of growth and productivity.

We crave simple routines, and we tend to gravitate towards what we know as being "safe." We are biologically wired to stay within our comfort zone and to stay away from any discomfort that may come from branching out beyond it. Any

growth that must take place in our lives will require us to regularly challenge our instincts and experience a level of discomfort that forces us to grow.

Learning to embrace this discomfort outside of your comfort zone can help you explore new possibilities within yourself. By pushing yourself to experience life outside of your comfort zone, and you find success in doing so, you will most likely start finding ways to do it more often. Embracing discomfort takes time, consistent effort and determination. With a solid plan of attack and the courage to move forward with the plan, you can discover a life you never knew you could experience.

There are many ways in which you will experience discomfort throughout your journey to simplicity. As you evaluate every area of your life, situations will present themselves that will require a great deal of effort and commitment when it comes to following through with the goals you set for yourself.

Let's use a difficult conversation with a toxic person in your life as an example. Part of minimalism is identifying the things in your life that do not positively serve you, and a toxic relationship in your life may very much fall into that category. This person can be a friend, family member, significant other or co-worker whose presence and role in your life do not serve your overall values.

We will discuss relationships later in the book. However, I want to use this example to show that most people do not enjoy confrontation and find a great deal of discomfort in thinking about,

much less acting upon, the uncomfortable conversation that looms. However, you can help embrace the discomfort by remembering that it is necessary for an overall change in your life.

Ultimately, we become used to the chaos and clutter in our lives. When we get rid of it, we are left with a sense of emptiness. This newfound freedom can be incredibly anxiety-inducing if we approach it the wrong way. Our culture is bombarded with the never-ending need to fill every part of our lives and our days with something. We are never encouraged to simply "be" and exist with ourselves and our thoughts. Oftentimes, we turn away from peaceful opportunities to quickly find a meaningless distraction to fill this potential “empty” time.

With minimalism, we seek ways to create freedom and “emptiness” in our days. When we actively recognize these moments and opportunities, we can consciously fill them with experiences that provide value and build meaning into our once hectic lives. These experiences may be related to self-care such as journaling, therapy, pampering, or new hobby exploration. It is your choice to fill these newfound opportunities of freedom with what will serve you best.

However, these opportunities for growth will not present themselves without first embracing discomfort. So, if you feel uncomfortable: embrace it, don't run away! Discomfort can serve as the stepping stone towards the path of contentment.

Chapter 8: Start Small and Start Slow

When it comes to simplifying your life, there is really no one way to go about it. Don't fret! The method of “throw everything out overnight” isn’t the most sustainable, nor is it the most rational! Think about it: when you radically changed your life in the past, were you more successful with a more systematic, slow, and steady approach, or a lightning speed approach? When trying to make an impactful change in your lifestyle, be careful about the speed at which you implement this change. We live in a world where we are overstimulated by the chaos and bustle of everyone around us and often feel the pressure to complete tasks at hyper speed. We've become accustomed to instant gratification. However, when doing "more with less," it is important to approach this change in a slow, methodical way, allowing yourself the space to learn and grow throughout the process.

I felt very overwhelmed when I was beginning my minimalism journey. This is entirely normal, and most minimalists have felt this way. You may feel as if you are making progress, but your room may still be cluttered, junk is still crammed into the drawers, boxes are in the attic, and who knows what is in storage. Remember that minimalism is a lifestyle. There is no destination or finish line.

The most significant decision you can make when simplifying is the one to commit to small, continuous efforts to

minimize distractions. When you start decluttering, I encourage you to start small. It will help provide momentum in the long run. Find the easy things to get rid of first. I consider the easiest items to be the duplicate items, the decorative items you don't use, kitchen equipment you haven't used in years, clothes you haven't worn in ages, things you don't use and things in storage that haven't been touched in some time. If you get stuck on one thing for more than a couple of minutes, move on from it. Later, circle back to you. You may find that it is easier to get rid of something after you've developed the habit of simplifying. When you start small, you'll feel a greater sense of accomplishment and motivation to continue in your decluttering process.

When dealing with large, overwhelming spaces to declutter, remind yourself that you did not accumulate all this stuff in a day, week, month, or year, but over several years. Therefore, it will likely take a significant amount of time to sort through. Minimalism is not a "one and done" process - it is ongoing. With this in mind, realize that you have the freedom and time to come back to those objects that are more difficult to toss.

I found that the most challenging part of the decluttering process was sorting through my sentimental and more expensive items. Ask yourself if you are holding onto an object because of the object itself, or the memories attached to it? Are you able to get rid of the item and still hold onto the memories? The answer is likely, yes. For especially difficult items, consider the honest reason behind your sentiment to them. Is it truly about the item? Or is it

the memories associated with it? If you are holding onto an item because of the money you spent on it or the investment you made into it, I encourage you to try and let go of the guilt you may feel from overspending or poor purchasing decisions. Instead of feeling guilty and thinking, "I shouldn't have spent the money on that," shift your guilt to gratitude. Try to think: "I'm glad I am able to recognize what I value most now."

As you start the decluttering process, recognize that slow and steady do win the race. I will say it again: there is no "finish line" when it comes to minimalism! There is no destination or point of arrival. Minimalism is a lifestyle that allows you to make room for more of what you want from your life. More time, space, freedom, and love. Allow yourself the opportunity to slowly create the life you want, one step at a time. The tallest mountain is made up of rocks and the biggest forests are made of up individual trees. Start small and maintain consistency through this journey, and you will find yourself experiencing a life you never thought possible.

Chapter 9: Simplify Your Space

Stuff. We all have stuff lying around. Our stuff is shoved in the back of our closet, crammed in the junk drawer, or hiding underneath our bed. Quick - what's under your bed right now? Can you tell me? Probably not, but that's okay! Over time we accumulate things that take up space and add to the overall clutter of our home. Before we know it, we have years and years of “stuff” that appears out of nowhere. We have all had that dreadful experience of getting home from a grueling day at the office, hoping to make a beeline for the couch, only to find the kids' toys spread all over the place, dishes in the sink, dog food spilled out of the bowl and laundry piling up on the washer. This clutter and chaos is the polar opposite of what we were hoping to see! If I am honest, there is no greater feeling of serenity than coming home to a clean, organized home after a long day.

All of us have varying levels of clutter throughout our homes. If you are looking around and feeling overwhelmed and unsure of where to begin, take a deep breath. Finding the motivation even to start can be difficult, so let me acquaint you with some of the benefits of a decluttered home!

Decluttering your space creates not only a sense of confidence but a sense of competence as well.

The process of decluttering involves the use of your decision-making skills. You decide what stays and what goes, and where to put those items that stay.

Decluttering and organizing significantly reduces anxiety.

Just like the scenario mentioned above, a clean, organized, and orderly home evokes feelings of calmness and peace in our lives. Similarly, when things feel out of order or scattered, it creates differing levels of anxiety for our already-taxed minds.

Decluttering reduces stress and tension amongst family members and spouses.

A cluttered home creates stress amongst family members as you may argue with each other about the mess, or who is going to clean up the mess. You may find yourself snapping at your children because of their mess and creating tensions within the space you all share.

Simplifying your home can be an incredibly large task, and the best way to tackle it is to take it in stages. I found that the best approach is to focus on only one room, one space, or even one area within a room (under the sink, dresser drawers, etc.). Allow yourself to fully complete one stage before you move onto the next. This can bolster your confidence and sense of accomplishment as you experience visible success.

There are many different methods to go about decluttering your home. Not all methods are suitable for everybody. Find which

method works best for you and stick with it. I've listed out the following methods I find particularly helpful.

Method One: The KonMari Method

The KonMari method of decluttering stems from the Japanese organizing consultant, Marie Kondo. It identifies what you want to keep rather than what you want to get rid of. The idea is simple: if the item “sparks joy," it goes in the “keep” pile. If not, it goes into the donate or trash pile. Marie Kondo suggests approaching this method by category, rather than by room. Take your clothes for instance. You may have some clothes in your bedroom dresser, hallway closet, storage, etc. By taking all these clothes and putting them in one location to declutter, you can avoid keeping duplicate items.

KonMari has a specified order for decluttering. This allows you to perfect your decluttering skills before you move on to tackling the more difficult and sentimental items. The KonMari order is as follows: clothes, books, papers, miscellaneous household items, craft supplies, office supplies, electronics, kitchen items, and ending with the larger, more sentimental items.

Method Two: The Four Box Method

Contrary to the KonMari method, the Four Box Method wants you to decide on what to dispose of. The idea is to start with four large boxes and label them Relocate, Donate, Sell, Trash. As you

move through each room or area of your space, decide what box is appropriate for each item.

Relocate – items in this box are items that you want to keep that may have been misplaced or don't belong in the space you are decluttering. Once the box is full, you can start to put these items back in their appropriate place.

Donate – the items in this box are in good condition and are items that you no longer want or need, but that can be used by other people. Allow yourself to fill this box and take it (or many boxes) to your local Goodwill or charity location.

Sell – this box is for items of value that you no longer want or need, but that would likely sell on an online marketplace such as eBay, Amazon, Facebook, or local swap/sell sites. Be sure to price your items reasonably enough to be worth the hassle of shipping or arranging a pickup.

Trash – items in this box should be items that you no longer want or need that are damaged or not in good enough condition to donate or sell. I recommend splitting this box into a trash and recycling box, filling each one appropriately.

The Four Box Method is a quicker method of decluttering than the KonMari method. It also tends to be the most popular choice among minimalists because it allows you the freedom to decide between four different locations, reducing the stress of the decision-making process.

Method Three: 90/90 & 20/20 Rule Method

The 90/90 and 20/20 rules for decluttering come from The Minimalists Ryan Nicodemus and Joshua Fields Millburn. The idea is simple – as you evaluate each item, ask yourself if you have used it in the last 90 days or if you see yourself using it in the next 90 days. If the answer is no, get rid of it. The 20/20 rule can help you when it comes to those difficult "just in case" items. The items you hold onto "just in case" you may end up needing it one day. The 20/20 method asks, "Can I replace this item within 20 minutes for $20 or less?" If the answer is yes, let it go.

This method is one of the quickest decluttering methods as it allows you to make a decision based on the past three months use of history with the item. While not the most appropriate for seasonal items, this method can be used to quickly declutter your wardrobe or movie collection.

Room by Room

After deciding which method of decluttering best fits your style, it is time to apply that method to each room in your home. Keep in mind that decluttering an entire home is a big job and should be approached in stages, tackling one room, space, or area of a room at a time. Be sure to see each project to full completion before moving onto the next, building confidence as you see success at each stage of the process.

Bathroom

The bathroom is often the smallest room in your home. I suggest you begin with the smallest space in the room – your medicine cabinet. First, take everything out of the cabinet and discard any item that is outdated or that you no longer use – medication, skincare products, makeup, etc. Put everything you are keeping back into the cabinet, keeping the items you use most frequently at eye level.

Next, move onto any cabinets and drawers that you have in your bathroom. Remove everything and then decide what stays and what goes based on each item’s frequency of use. Put the items back in their designated spaces, keeping the items you use the most often in the top drawers. I've found that drawer dividers do wonders - not only can you organize your products by use, they also give your drawers a tidy look.

Do the same thing with your shower/tub. If you have multiple members in your family, try organizing their various shampoos and body washes in caddies. Each person should know the appropriate place of their shower products.

Now, let's head under your bathroom sink. If you are anything like me, under your bathroom sink is treated like the "catch-all" for rare use products, cleaning supplies, and miscellaneous items. There are many different storage and organizational solutions to tidy this area up with little effort. I know that keeping your bathroom tidy and neat can feel like an uphill battle. This is why I encourage you to take stock of what really needs to be under the bathroom sink. If there are any old products

or maybe-once-in-a-blue-moon products, decide if you're really going to use them within the next 90 days. If not, toss them out.

When you're done, the only items that should be left on the bathroom sink counter should be those products you use every day. Try storing toothbrushes and toothpaste in decorative cups, putting your hand soaps in a soap dish, and leaving out only one liquid soap. If you use many skin and beauty products every day, it might be a pain to keep reaching into drawers. Therefore, find a makeup organizer - they come in various sizes and can keep your bathroom counter looking stylish and tidy.

Bedroom

Start first by making your bed. It is difficult to feel any progress or success decluttering your bedroom with an unmade bed glaring at you. It is amazing the effect that something as simple as making your bed can have on your stress level and mood. I've found that making my bed first thing in the morning helps me focus on the day's responsibilities - it's a responsibility you've finished right off the bat. It feels good to accomplish something so early in the morning (especially when you are drowsy and don't want to!). It's a habit I encourage you to develop.

After making your bed, move onto your nightstands. Clear anything on them that doesn't belong – books, papers, mail, cups or water bottles, old chargers, tissue boxes, etc. Find an appropriate space for these items, or if they are no longer needed, throw out or recycle them. Take this same approach with the tops of any

dressers or chests that you have. If there are any clothes thrown about – clean or dirty, put them away in their designated space.

Next, it is time to tackle your clothes. There are a lot of different methods for tackling your clothes. Marie Kondo loves the idea of taking all your clothes and putting them in a pile. She then asks if a particular clothing item "sparks joy." I like this method because it allows us to see and identify each piece and whether it adds value to our life. It is also best to declutter clothing by type – t-shirts, dress shirts, jeans, pants, dresses, shoes, etc. When you are looking at your entire collection of clothing by type, it is easiest to decide which articles to keep and which to toss or donate. After determining which items to keep, fold them, and put them away neatly in their designated drawers and spaces. Any articles of clothing that you decide to donate, find a donation center or consignment store to bring them to immediately – be careful not to let them sit in the trunk of your car for a few weeks or months.

Kitchen

Decluttering your kitchen can be quite a challenge! It is used for many different activities – cooking, eating, and socializing - and it is often seen as the "heart" of our home. It is best to declutter your kitchen by either focusing on one category at a time. I separated my kitchen into categories like glassware, utensils, bakeware, storage solutions, etc. The first step is to completely clear out each space, assess each item, and put it back where it belongs. Start with the large spaces first – the pantry and upper cabinet areas, then move to the lower cabinets and spaces under the

kitchen sink. Finish with your countertops. The goal is to have the least amount of items on the countertops as possible. Keep only what you use on a daily basis out on the counters, everything else should be put away.

Tips to a clutter-free Kitchen:

- When decluttering your pantry, be sure to throw out any spices, canned goods or foods that are unused or outdated, and get rid of any small appliances you seldom use.
- Cabinets and drawers typically hold a lot of unnecessary items in our kitchens. Get rid of any extra dishes or plasticware that you never use or have more of than you need.
- Toss out any old cleaning supplies and consolidate the containers of any duplicate items.
- Get rid of any torn dish towels or rags that you may have.
- Rid yourself of "extras." If you are storing two sets of salad tongs, ask yourself why. If you're saving them for the one time you may decide to throw a dinner party with two different types of salads, realize that you can always borrow from friends and family. Pick your favorite of the extras and then donate the rest. Common extras I had to donate were: wooden spoons, rice paddles, serving spoons, spatulas, strainers,

- The junk drawer often rescues us when we need that twisty-tie one time! But how useful is having a plastic baggie of old rubber bands, paper clips, and erasers? Not very! Especially when your home office has a place for them. Take a moment to empty your junk drawer and toss away all the junk: old batteries, chargers, loose paper clips and tacks, adhesive bandages, etc. Remember, if some items already have a place somewhere else, there's no need for them to clutter your junk drawer!

Living Room

Your living room is likely the most challenging space to keep clean daily. It gets a lot of use, and typically living rooms don't offer many storage options. The first step is to decide on a storage solution for the items you use the most, like the remotes, blankets, and books. Move onto the console, end tables, and coffee tables. One of the hardest struggles with my living room was wanting to leave objects on the surfaces. It's so easy to keep your stack of magazines on the end table, or the dog toys under the coffee table. But as we've said before, everything needs to have a place.

Think about the objects in your living room: blankets, pillows, DVDs, CDs, books, seasonal decorations, lamps, armchairs, couches, trinkets. Oftentimes if a space opens up, we

immediately try and find something to fit there. But are these quality objects that add value to your life? It's up for you to decide.

Therefore, start small. What is something that you can immediately donate or put into storage? If it is summer, maybe leave a few light blankets to cover up with. Do you watch all the DVDs in your entertainment center? Take a moment to look around and assess the practicality of each object. When I was decluttering my living room, I decided to donate all my DVDs and CDs except for a select few. I understood that If I ever had the need or desire to, I could either rent or stream them. Throw out or donate magazines older than a few months, and try to cancel your subscriptions to those you've found that you aren't reading anymore.

As an avid reader myself, it was daunting to think about tossing my books. Books are a part of my identity. I value them, and I value them being in my house. However, over the years, I had accumulated hundreds of books that I hadn't cracked open at all! I kept telling myself I would read them, but life got in the way.

Here are a few tips to decluttering your books:

- Choose contemporary books over classics. This is one I was guilty of - I thought that I should read Shakespeare and Dickens and Twain, but those weren't the books I gravitated toward. Or I had read some classics and held onto them for sentimental reasons (and also to brag that, yes, I have read Pride & Prejudice).
- Revisit your favorite series. Not every author produces gems when they write, and just because it's from a

certain author doesn't mean it deserves a spot on your shelf. Choose the books you come back to time and time again and donate their less-read works.

- Realize that as you declutter your books, you are making way for new ones. A new book you haven't read is a new adventure to be had and new memories to be made.

Entryway

When you first open the door to your home, what do you see? Whether your house opens directly into your living room or you have a breezeway, the entrance to your house is important. It's the first look guests have into your home, and if you're wanting to follow a minimalist lifestyle, it is important to think about first impressions.

If you store your shoes in a shoe rack, make sure the shoes are appropriate for the season. If it's summer, place your snow boots in storage and do the same with your flip-flops in the winter. Reevaluate your shoe collection carefully. Can you picture yourself wearing this shoe in the next few weeks? Donate shoes that are too small, too uncomfortable, and toss ones that are too stinky or too broken. Remove shoes that are of no interest to you and no longer practical or necessary. It's best to declutter by category: athletic shoes, work shoes, seasonal shoes, and dress shoes are the three categories I find to be best. It helps you ensure you've got a shoe type for every occasion while also minimizing the amount of "repeats" you may have.

When re-organizing shoes you've decided to keep, decide on a simple pattern. They can be organized by style, category, color, year, or weight. For instance, heavy shoes can go on the bottom of your shoe rack while light shoes go on the top.

Next, take a look at how you store your coats, umbrellas, hats, gloves, ponchos, purses, backpacks, and keys. Can you place any unnecessary items into storage? If you have unnecessary duplicates of items (multiple umbrellas, hats, gloves, backpacks), take a moment to sort out your favorites. If you can't picture yourself using the duplicates any time soon, place them or storage or donate them.

Chapter 10: Simplify Your Time

Do any of these sound familiar? Time is money. Time waits for no one. Time is the most valuable thing a man can spend. Use time wisely. There are many adages out there that stress the importance of our time - the present is a very fleeting moment. We all know how valuable our time is. We are frustrated when we waste time stuck in traffic, when a meeting slides into our lunch, when our coworker talks our ear off and we've got more pressing issues to respond to. The industrial world prizes the worker who stays late, never vacations, and retires later. Studies have shown that the average American is more stressed and less happy, and it all comes down to time management.

When you embrace a minimalist lifestyle, you aim to simplify your time. First, however, I want you to try and track your time for three days. I want you to keep track of how long it takes you to get out the door in the morning, how long you spend actually working, how often are you distracted? How does your current day feel? Are you exhausted at the end of the day, or do you feel unsatisfied with what you have done?

There are three ways to simplify the activities in your life, and it starts with prioritizing. What is important to you? What do you aim to achieve every day? Is it peace? Serenity? Success? Once you've narrowed down your priorities to three or four, adjust your schedule so that you can devote more time to them. If your

goal is to lose weight, carve out time to visit the gym or go for a walk. Make your schedule fit around your priorities and the things that you want to accomplish. If your day is filled with activities that you don't want to do, then it is time to reevaluate how you can change it. Approach your day with the idea of protecting your time. Your time is a valuable commodity.

The second way to simplify your time involves segmentation. When you segment your time, you address each segment individually. This helps break your day into manageable chunks instead of a large 24-hour hurdle. Segment your time into chunks that make sense to you. I have six segments: the morning before work, work until lunch, lunch, writing, dinner, and after-dinner activities. By approaching these segments individually, I'm able to prioritize what I need to get done in that two to three hour chunk. The goal is to divide your time to address that day's needs and your priorities efficiently. Start by using a calendar or a planner. Write to-do lists.

The third way is to develop a routine. Set time limits on activities that may drag on. For instance, emails are time-suckers, meetings can get off track, and social media is addicting. When you vow to dedicate only thirty minutes to emails first thing in the morning and last thing before you leave, you are motivated to finish the task. If you indicate you have a hard-stop at 3 pm before the meeting starts, you can encourage your coworkers to stay on topic. Make a habit of putting your phone away for an hour, setting

timers or web-blocks on the internet, and saving an hour for lunch. Try to balance your work and your leisure.

I also want to encourage you to take time to enjoy yourself. The time you enjoy wasting is not wasted time. Do these "time-wasting" activities bring you joy? I encourage you to find a few activities that allow you to de-stress. Watching TV, playing games on your phone, surfing the internet - these are all great activities in moderation. Try to pick one or two that help nourish your soul, but keep in mind that too much can have negative consequences. For example, I love doing Sudoku puzzles while the TV plays The Office on its millionth re-run. This is the pinnacle of time-wasting. I could be cleaning, researching, reading, writing, cooking - I could be doing something productive. But this is an activity I truly enjoy. And I shouldn't feel guilty about this. It helps me relax and re-center myself. It allows me to decompress from my hectic day.

I want you to try and minimize the guilt you may feel by taking this hour to yourself. It's all about finding that balance between your priorities. Engage fully in this activity. Embrace it. Enjoy it. Disregard the "shoulds" and the guilt. But be mindful of your time. Too much, and you risk procrastinating and shirking on your duties. While it may feel great in the short-term, if you spend your entire day relaxing, you can create more stress for yourself in the future. Therefore, aim to moderate your relaxation just enough so that you feel rejuvenated and happy, but not so much that you compromise your future serenity.

Chapter 11: Simplify Your Relationships

The journey to minimalism isn't just about things. It's about the people you surround yourself with. Our life is made up of the people we interact with and form relationships with. Deciding that you no longer want to continue a relationship with a negative influence is challenging. In fact, I found it to be the most stressful and challenging part of my minimalist lifestyle journey. But it is one of the most liberating decisions you can make - it can change your life. We often don't realize how negative relationships sap our energy, impede our motivations, or stifle our creativity. When we finally decide to stand up for ourselves and protect our values, it means moving away from these unhealthy and toxic relationships.

Removing Toxic People

The next steps are incredibly daunting. Removing someone who has been a part of your life is difficult. Whoever they may be - a coworker, acquaintance, a best friend, or family member - it's one of the hardest steps to living minimally. But when you choose to live a minimalist lifestyle, you decide to simplify all aspects of your life. People who drain your energy, waste your time, or impede your goals and ambitions are not helping you live simply. When you start to remove toxic people from your life, keep in mind that you are doing it for your health and that it is good for you.

Here are some tips to gently remove toxic people from your life:

- Identify toxic people. Toxicity works on a spectrum. Some people are generally annoying, difficult, or unpleasant. While you want to reduce your interactions with them, it's not overly important to cut them off immediately. So long as you remain realistic about their limitations, you are still able to protect yourself. The truly toxic are those who seek to run your life themselves. They are manipulative and coercive, and they may try to stop you from living a minimalist lifestyle. Their goal is to make you feel inferior to them, either using their words or actions, and they generally don't have your best interests at heart. Instead, they seek to control you, disregard your boundaries, and take without giving. The key to removing toxic people is identifying their toxicity, and just how it affects you. If they are deliberately sabotaging your quest for improvement and self-growth, you should try to cut them out immediately.
- Don't expect them to change. It is nearly hopeless to expect toxic people to change. They may claim they want to change, but if they do not make efforts to improve, they are making empty promises. When you let go of your desire to change them, you free yourself

from self-imposed responsibility for their life. It's not your job to change or help them.

- Establish boundaries. When you decide that you will no longer compromise your well-being for the sake of the toxic person, you're establishing clear boundaries between the two of you. Think about what you should tolerate, and when the toxic person crosses a line, be sure to tell them so. You'll start to distance yourself naturally when you no longer allow yourself to be manipulated and used.
- Remember that you don't owe them an explanation. You don't need to tell the toxic person you are cutting them off right away. This process takes time. Try to use "I" statements to distance yourself. I need to take some time. I want to work on myself. This will keep the toxic person at bay while you internally separate yourself. When you feel that you've created enough separation, you can be honest if you like. I don't want you in my life anymore. Saying these words is harder than it seems, especially if the person has been in your life for a while. Try to go at a pace that is comfortable for you, but realize that the sooner you remove toxic elements from your life, the better you will feel. I do not encourage you to "ghost" toxic relationships as this might insult them and make them even more unbearable.

- Seek help. When you identify and try and remove a toxic person from your life, seek help from friends and family. They will undoubtedly be supportive in your efforts to curb your toxic relationships. They can help you think of things to say, encourage you when you falter, and can be present when you decide to tell the toxic person enough is enough. Surround yourself with these healthy relationships as you try and get rid of negative ones: oftentimes, you'll end up strengthening the good at the same time.

Forming New Relationships

Friends are the family you can choose, and so when you forge new friendships, it's important to keep in mind your values, ideas, and beliefs. A friend should enhance your better qualities and encourage you to work on your weaknesses.

When a friendship is budding, I hope you take a moment to evaluate the person who is becoming closer to you. Is this someone you admire? Do they inspire you? When you start out, be upfront clear with your intentions - you shouldn't be looking for a friend who drags you down. Friendship is all about giving respect and giving respect, and the people you surround yourself with should be held to certain standards.

It's okay to be clear with your goals and intentions. Not everyone can or should be your friend. Minimalizing is about paring down extraneous things, and you should adopt the mindset

that friends need to add value to your life. They are positive influences. They are there to help, care, and love you. They should help you thrive.

When approaching a new friendship, go slow. Understanding and getting to know another person takes time. It requires effort. You'll need to be reasonable about your expectations and needs from the other person. Take the time to assess your new friend before allowing them fully into your circle. Always ask: will this new friend uplift you? Or will they drag you down?

Chapter 12: Simplify Your Finances

Our next task is to simplify your finances. Our world runs on money - there are bills to pay, children to feed and clothe, cars to fill with gas and clean, a house that needs regular upkeep. Everything requires money - you need to make money to spend money, but you also need money to save. Adopting several simple financial goals can help you organize your finances. It will help you identify places where you overspend and underspend and help encourage financial independence.

If you feel overwhelmed at the idea of tackling your finances, never fear! We'll start out small, with simple achievements that you can easily track. First, I encourage you to find a tool to help you with a spending plan. Forbes Magazine recognizes the following as the seven tools to better manage your money:

- YNAB (You Need A Budget)
- Personal Capital
- Quicken
- Mint
- An Old-fashioned Spreadsheet
- A Credit or Prepaid Card
- Online Banking

Take a moment to look over these and research one that might fit best for your finances and needs. I personally found Mint to be the easiest. It's a phone app that allows you to link credit

cards, bills, and bank accounts all in one. It provides you colorful graphs and balances, so you know just how much you've overspent. It sends you weekly notifications and updates.

Before you can start to tackle your finances, let's track them for a good length of time. I suggest a whole month, as you'll factor in all your bills, rent, groceries, and income. But you can do a week if you feel pressed for time.

I don't want you to approach simplifying your finances as a "budgeting activity." This isn't budgeting - this is simplifying how you spend and allocate your money. Budgeting feels like you are neglecting your needs and wants. To stick to good financial habits, we need to balance our finances between what we need and what we want. Too much of one or the other leads us financially astray.

Try to identify places where you are overspending. Do you go out for coffee every weekday? Try a cheaper alternative, like making coffee at home or work. Do you receive subscription boxes in the mail for products you don't generally use? (Think Dollar Shave Club, Bark Boxes, Makeup samples, etc.). The point of this phase is to evaluate each one of your purchases over the period of time. Is this purchase aligning you with your personal goals? Does it actually spark joy? If not, find cheaper alternatives or do without.

Now, let's take a look at the following spending methods. You might find that one method fits your needs better than the others. Your finances and financial situation are unique and dependent upon you at this time. Don't let me tell you how to spend money!

Method One: The 50-20-30 Method

The 50-20-30 approach aims to help you break your finances into easily managed chunks. Your goal is to spend 50% of your income on your needs, 20% on your savings, and 30% on your wants. It's simple to maintain and easy to adapt. It allows you to focus on three categories instead of a dozen.

Needs. Now, needs doesn't mean what you need. It means things you can't live without: clothing, utilities, rent, food, gas money, insurance, etc. These are the basic necessities you need to maintain your lifestyle.

Savings. This category includes retirement, emergency funds, debt repayment.

Wants. Cable tv, a new phone, subscriptions, junk food, restaurant bills, drinks, games, and activities fit into this category. These are things that aren't necessary, but that enhance your quality of life. Try to be honest when making a purchase in this area - will this bring value to your life? Remember the one-in one-out method: what can you replace with this new purchase?

Method Two: Zero-Based Spending Plan

In this method, every dollar has a purpose. When you get paid, that money is going towards something. This allows you to control your money and cash flow completely. Each dollar can either be designated for groceries, utilities, or it can be deposited into a Roth IRA or a savings account. This minimizes overspending

because you won't spend a dollar on "extra' things. The point is: no dollar is left over. Your income is the same amount as your expenditures. This technically leaves you with a "zero" in your checking account.

This method is a bit more time-consuming. You'll need to make sure you are "zeroed" out at the end of every month, and I understand if you feel this complicates rather than simplifies your finances. However, it does allow you to see that every dollar has a purpose, and it can help you quickly attain your financial goals.

Method Three: The "No Budget" Spending Plan

Does the thought of tracking your spending overwhelm you? Or do you feel you just don't have time to adopt a new financial spending technique? The "No Budget" Spending Plan can be a great tool in minimizing the amount of stress and time an actual budget takes. It can allow you freedom so long as you ensure your bills are being paid.

In the "No Budget" Spending Plan, you pay attention to the amount in your checking account. Try to automate your bills at the same time (think utilities, rent, car payments, etc.) while also depositing a fixed amount into your savings every paycheck. Once all your needs and savings are taken care of, the rest of the money in your checking account is for you to do with as you please.

This works for people who dislike spending time on budgeting or hate the idea of figuring out percentages. Just make

sure that you are allocating enough of your paycheck to savings - it's easy to overspend!

Chapter 13: Simplify Your Goals

For aspiring minimalists, the thought of reducing the thousands of goals and expectations you've set for yourself seems daunting. Before I moved to a minimalist lifestyle, I had about six or seven different long-term goals. One was to move to a new house, the other was to get my kid into a good pre-school, another was to lose ten pounds and so on. That doesn't even count my short-term goals! (Drink three glasses of water a day, walk for twenty minutes a day, finish all my emails by 5 pm.) I had to rethink how I went about setting goals: I held myself to a strict and rigid schedule with deadlines, due dates. I barely had any wiggle room.

When I embarked on my minimalist journey, I came to understand that my goals, like everything else, should be deliberate and valuable. They should represent who I wanted to be, what I wanted to accomplish, and they should encourage me to live simply. I was cluttering up my life with all my goals, and I was stretched too thin. Letting go of all the various goals I had made for myself was scary! But it was also incredibly rewarding to realize that I could now dedicate my time to the goals that I truly valued.

Choose up to three.

How do you go about boiling your dreams and your aspirations into one or two or three overarching, simple goals? It

starts with realizing that you want to live deliberately. You want to live with purpose. Choose goals that make you incredibly excited - goals that make you want to start your day because you can't wait to work towards them. You may have many other aspirations and wants in this life, but this is where you need to prioritize. What will bring you joy? What will you value the most? Take your time in choosing - this is a process, much like your minimalist journey.

I find that it is easy to have one long-term and two short-term goals. This allows you to work towards long-term growth and learning while also encouraging yourself with simple achievements. Your shorter-term goals will rotate out, providing you a new focus that can change with your needs and values. I found that I wasn't as burnt out as I was when all of my long-term goals would take years to feel, see, and know results.

Decide how you measure success.

As unfortunate as it is, we're all taught that money is a measure of success. We're taught that those with lots of money are the most successful people in our society, and they are the ones we should look up to and aspire to be. But I encourage you to set goals that are not of monetary value. Choose ones that will increase your self-esteem, boost your confidence, overhaul your thought process, help you discover yourself. Studies have shown that beyond a certain income threshold that satisfies basic needs like shelter, food, and security, an additional 10 or 20 thousand dollars does not increase happiness. You could have a million dollars and still feel

unsatisfied. So I urge you to discover ways to measure your success that are beyond the monetary.

Take it one step at a time.

Change doesn't happen in a day. I hope that along this mindfulness journey, you come to embrace the slow, deliberate actions of minimalism. Your goals - however grandiose and fantastic they may be - can only be tackled in the present moment. You cannot go back in the past and alter your actions to increase your success today. You can solely focus on the small things you can do at this moment.

We can get frustrated and upset if we think that we are not "on track." I found that it was incredibly helpful to focus on the process rather than the outcome. This puts you more in tune with what you are learning and feeling along this journey, rather than stressing about your desired outcome. Instead of putting a quantitative value on how much weight you lose focus on how you feel (less foggy, more energized). If one of your goals is to be more confident or self-assured, try delighting in the small moments where you take control and are assertive. These milestones are meaningful - they are purposeful. They don't put pressure on the external outcome but focus instead on the internal moments where you shine.

When you struggle, reacquaint with your "why"

There's a reason why you were motivated to choose these goals. Take five minutes of your day to reacquaint yourself with your goals. Why are you struggling now? Are you placing too much expectation on the outcome rather than the journey?

Try and remember how your values and your needs aligned with this goal. If you like to flesh things out, take a moment to write your frustrations and your emotions on paper. Then, contrast them with another sheet that lists the benefits of this goal. When you get back in touch with your inner motivations, it will hopefully reignite your passion for working towards your goal.

Chapter 14: Reconnect With Your Why

I don't want to sugar-coat my minimalist lifestyle: I've had my fair share of doubts, frustrations, and stress. This lifestyle doesn't come without some of it's growing pains, and as I was forming new simple habits, the urge to clutter-clutter-clutter struck at the most inconvenient times! And it wasn't just with possessions - I struggled to unlearn years of personal habits that made me miserable. It challenged every belief and conception I had formed since a young age about myself, the world, and the stuff in it. I had to learn how to slow down and live deliberately - I had to learn how to relax.

It's tough changing your lifestyle. You've embarked on a monumental decision, and it takes an incredible amount of motivation to start and continue. You may feel overwhelmed by the idea that there is no end - that the process of minimalizing is the end. A lifestyle is for a life. Your life. And as you learn to do more with less, it may frighten you into discovering that this is a change that will affect how you live forever. You may start to question why you've decided to pursue minimalism. You may begin to doubt the incredible value that a minimalist lifestyle can have.

When you start to feel frustrated, upset, angry, stressed, or doubtful about your minimalist journey, I want you to do these two things:

1. Take ten deep breaths. We often act on autopilot, and when our emotions are heightened, we tend to think the worst. When we're frustrated, we tend to think in generalizations, in worst-case-scenarios, in negative outlooks. So, I want you to get in the habit of re-centering yourself when you start to feel doubt. By reconnecting with our body by taking deliberate, deep breaths, we reconnect with the power of minimalism. As you take deep breaths, feel how it is to be this present moment. This is what minimalism is about. It's about appreciating and seeing the value of living, of being.
2. Evaluate your emotions. What has caused you stress? What are you doubting? Take a few moments to pinpoint the exact root and cause of your emotions. How do these emotions connect with your minimalist journey? Take your frustrations to paper or just organize them in your head. Once you've got a clear picture of what is causing you distress, you can create better solutions.

Hopefully, you take these moments to distance yourself from your instinctual reactions. You've re-centered your body and organized your emotions. Now, I encourage you to take a look at your "Why."

Your "Why" is important. It is the reason that you began this journey in the first place. A minimalist journey isn't about sparse walls and bare cabinets. It isn't about a specific colorless aesthetic. And it certainly isn't based upon society's expectations of what a minimalist should look like and act like. If you're feeling

pressure to throw away everything and move into a cave, stop and realize that minimalism isn't about how few possessions you own! It's about seeing the joy and value in everything: in relationships, possessions, experiences, moments, memories, goals, feelings, and mindsets.

But I understand that change is tough. Minimalism tries to show us the value of living simply, but that's easier said than done! Here are a few ways to reconnect with your "Why."

Open up that Notes app.

Or that journal page. Or that sticky note. Or that mental image. In Chapter One, we talked about "Why Minimalism." We talked about what was motivating you to change, what you hoped to gain, and what your yes was. Revisit the beginnings of your journey and remember how you felt when you decided that a minimalist lifestyle was for you. Oftentimes, we can see how much happier we are now.

Re-discover your values.

Your values help you align your minimalist lifestyle. We've talked about how a minimalist lifestyle mostly operates around what you think brings value and joy into your life. Take a few moments to reacquaint yourself with the values that you've chosen. Do they still hold true? Do they still represent what your core beliefs are? Do they represent the kind of person you want to be? Perhaps a reason for your dilemma is that you've mistaken one

value for another. Maybe one of your values isn't exactly what you thought it was. Perhaps it doesn't truly represent who you are or who you want to be. Don't be afraid to change your values! What held true a few months ago doesn't necessarily mean it will hold true now! You're a different person, and your values should reflect how you've grown and changed.

Let go of your expectations.

Our expectations can hinder our progress. We often expect that we will be at a certain place at a certain time. Even when we try not to expect too much, we end up disappointing ourselves when we don't reach an imaginary threshold we unconsciously held. So maybe you haven't decluttered as much as you wanted. Maybe you're still trying to cut off toxic relationships and it's not working. Maybe you're expecting to feel liberated from all of your possessions, but you still struggle with small purchases.

Try to let go of your expectations. Don't expect to be at a certain place at a certain time. For me, it took two whole years to minimize my closet. I was frustrated because even though I was donating clothes left and right, I kept buying new ones I didn't need! It took me a long time to realize that a pair of black leggings functions the same as any other pair of black leggings, and it took an even longer time for me to reduce and declutter my leggings drawer.

So try not to feel pressure on how to act a certain way, look a certain way, or feel a certain way. However you feel in this moment, however your house looks in this moment, and however

many possessions you have in this moment - those are the things that matter! It's better than yesterday, and it will be better tomorrow. Maybe a small, teeny-tiny amount, but the beauty about living a minimalist lifestyle is about those small, incremental changes! Relish in them.

Chapter 15: Organize

Minimalist living is intentional living. As we embrace our newly simplified life, this means that we need to have simple, effective, and deliberate ways of organizing our time, house, relationships, and finances. We aim to structure and organize our simple lives around the important things while eliminating or reducing the unimportant.

Time

We all have different approaches to how to use our time wisely, but when you seek to apply minimalism to your time, you aim to reduce distractions and increase value. A planner will help you prioritize what you value on a day-to-day basis. You can use a calendar with bright colors. A bullet journal with a quote of the day. But when it comes to organizing our time, what I truly want you to focus on is limiting the invaluable. Your time is precious. Protect your time. Use it wisely and deliberately with these few tips.

- Say No. If a new project doesn't interest you, if an acquaintance wants to get drinks, if something comes up that may take away time from what you value, say no. If it doesn't bring you joy or add value, there is no reason why you should burden your time with it.

- Plan ahead. If your weekly schedule looms ahead of you, take a few minutes to sit down and see how you can consolidate your time. Try to rearrange your time to minimize distractions and stress, and don't be afraid to reschedule.
- Take your time. If you're going to have a busy work week, schedule out time to decompress and re-center. Find those moments where you can relax and pursue your interests. When you know that you will be busy and stressed, it is even more important to prioritize your well-being.

House

We will continue to buy things. It is inevitable as our needs change and grow. Those "what-if" scenarios happen, and they might happen more frequently than assumed. But a minimalist strives to live within a home that is as simple as it needs to be, and these organizational tips can help:

- Everything needs a home. Whether that's in a storage box or in a cabinet, all things, objects, possessions, decorations, furniture, etc. in your house needs a place to be. When it is removed from that spot to be used, it should be put back when it is no longer needed.
- Choose quality over quantity. Quality objects look better and are a better investment than cheaper alternatives.

You won't have to replace well-built objects as much as you would with inferior ones!

- One-in and one-out. If you are buying something, take a careful moment to consider what value it brings. If it adds value, then buy it. However, it should replace another object in your home that doesn't add value anymore. This way, you stop yourself from accumulating stuff. The one-in and one-out method helps limit the time spent decluttering in the future!
- Arrange a drop zone. Trips to the donation center take time. Therefore, I encourage you to consolidate the items that you decide to declutter throughout the months. A drop-zone is a box or bag where you place no longer needed items. When it is full, head to the Goodwill!

Relationships

It may sound odd to organize your relationships, but think of this more as a social calendar. You spend time with those people who bring value to your life, and you avoid the ones who don't. It's important to develop and maintain the relationships that bring value to your life. Try to spend and maximize your time with the following people:

- People who share the same values or beliefs.
- People who share the same goals or aspirations.
- People who have shared experiences.

These kinds of like-minded people will encourage you to grow, will provide positive feedback, and will support you.

When you prioritize them, they will prioritize you. So when you get together, make sure that you are all there. Be present in the relationship. Offer support. Leave your phone in your pocket and give them your full, undivided attention. Value them, just as they will value you.

Finances

Financial organization can simplify your life. When you know how much you owe, how much you've spent, and how much you've saved, you responsibly handle your money in a way that sets you up for financial success. You put your finances into things that you value. Every time you spend, take a few moments to assess your decision. Will this object or thing really bring you happiness?

Here are a few organizational tips that can help simplify your finances:

- Start small. Designate a space in your office that will hold your financial documents.
- Schedule a weekly time to review. Set aside a half-hour every week to do so if you need to pay your bills or if you need to update your finances. That way, your finances are presented clearly, and you'll remember that yes, you did pay that gas bill!
- Limit the number of cards and accounts you have. If you struggle to remember which card you used for what,

what banking account holds your money, it may be time to rethink how complicated you want your finances to be. Close out all your old accounts and limit the number of cards you have.

Chapter 16: Bring In Less

Now that you've simplified your life, you should start focusing on minimalist habits such as bringing in less. Habits take a while to form, but a study from 2002 showed that nearly 43% of all our daily activities are performed out of habit! The good news is that once you develop a habit of living simply, it's easy to maintain a minimalist lifestyle. The bad news? Forming habits - especially ones that are dramatically different from how you've been living previously - can be frustrating and difficult.

Bringing in less "stuff" helps your simplified lifestyle remain clutter-free. We've spent years consuming and buying and seeking things that we think we need. Our society revolves around our accumulation of stuff: the more stuff you have, the better off you appear. The higher quality stuff you have, the richer you appear. Our society is geared towards spending, and we are encouraged to spend our money frivolously and without thought. We see advertisements on bus stops, billboards, social media, commercials, subliminal articles. Our favorite celebrities endorse products. We are bombarded day in and day out with the message that we need to consume.

Unfortunately, most of what Americans buy are nonessentials: we spend 1.2 trillion dollars on things we don't need every single year. So how do we differentiate between what we

need and what we think we need? Here are a few tips on how to bring in less:

Emotional Tips

Sometimes, the trick to bringing in less is changing our attitudes and beliefs around spending. We've been practicing how to minimize our life, but now it's time to rethink how we go about maintaining our simplified lifestyle. We cannot keep the same mindsets. We must change internally if we wish to keep this way of living.

- Will it really bring you joy? Will keeping this object, thing, toy, or memorabilia really bring you joy? Are you holding onto this object or wanting this object because you think you need it to feel joy? If you hesitate, the answer is probably no. Most objects that you love, you know you love. When you hesitate, other emotions are influencing your decision like social pressure, the idea that it'll bring you esteem, prestige, or power, or feelings of nostalgia.
- Rethink your needs. Sometimes, it's hard to know what you need! But usually with a few minutes of deep thought, you can recognize what you really need and what you think you need. Sure, matching mixing bowls are cute, but the ones you have are functionally the same, albeit a bit drab. So, do you really need a matching aesthetic, or do you just think it will look pretty? Is your

purchase motivated by chasing a perceived visual, or do you really need these matching mixing bowls to provide joy? Hone your senses to what you really need. When in doubt, let it go. If it's a need, it will return.

Practical Methods

Temptation can be hard to resist. For all of our rational and logical intentions, we are very susceptible to greed! If you need a structure that physically restricts your purchases, these can be great ways to evaluate each purchase:

- The Replacement Method. The replacement method keeps you from accumulating more and more. If you want to bring in something, think of what it could replace? In essence, what can be parted with so you can keep this object? This method helps you analyze the importance of your purchases.
- The List Method. If you struggle with spontaneous purchases, a list is the simplest and easiest way to help you stay on track. When you list what you are shopping for, you'll keep your eyes from wandering. Make sure that everything that is in the cart is on the list - if one or two items are in your cart that you didn't plan on buying, put them back!
- A Spending Fast. If you want to help break your extraneous spending habits quickly, sometimes it's best to go cold turkey. Leave your credit card at home as

much as you can. See how long you can go without buying something.

- Exact Change Method/Limited Funds Method: Research how much the items are, and only bring that amount with you! Or, keep a limit of $50 or other nominal amount on your card that you use for buying groceries and other necessities. When you know that you have a finite amount of money to use, you'll be hard-pressed to add things that you don't need.

Chapter 17: Mindful Living

Mindfulness is a word that many people, bloggers, and minimalists throw around. But what is mindfulness, and how does one live mindfully?

Mindfulness is personal. It's individual. It's peaceful. Most importantly, it is the practice of focusing on the present moment. It encourages us to create a space between us and the world, and in that space we observe peace and harmony. Mindfulness is the pause before the storm, and it is the moment where we distance ourselves from our wants and needs of the future and the past and focus on the now. Mindfulness is a way of thinking and being.

In fact, many people believe that minimalism and mindfulness go hand in hand. Both philosophies encourage and support each other. Minimalism goes beyond just owning less, being intentional with your time, and finding joy in personal possessions you do have. I believe that by practicing minimalism, you create more time and space to live mindfully, and by living mindfully, you encourage yourself to minimalize your space and be more intentional with your time.

There are many benefits to mindful living. Studies have shown that practicing mindfulness can decrease stress, increase happiness, and positive response to change, as well as lead to greater self-insight and better emotional regulation. By

concentrating on mindful well-being, you can reduce your anxiety and depression.

But how can you start to practice mindful living? Practice! It takes a lot of practice to remain present, just like it takes practice to slow down. However, once you keep repeating these behaviors of slowing down your life, they start to come naturally and instinctively. For instance, when I started practicing mindfulness, I noticed how I changed when doing my commute. Instead of dreading the forty-five minute drive to the office, I began to look forward to it as an opportunity to practice mindfulness. Now, when I am stuck in traffic, I don't become angry and upset about the things I may be missing or can't do. Instead, I decide to be delighted in the pause. I take those moments to reflect on my emotions, to feel the tension in my body. I gaze at the world around me and notice every tree branch, fire hydrant, and bumper sticker. I realize that this delay in my traveling schedule is all part of my day - there is nothing I can do about it, so I may as well choose not to be miserable! I decide to listen to the radio, to appreciate the sun, to marvel at human technology, to watch the trees bend and whip in the wind.

Once you start practicing mindfulness, it will become easier and easier until it just seems natural and automatic. I don't mean to say that living simply is just an automatic pattern of thoughts. No! In fact, it's quite the opposite. Living mindfully is being aware of your thoughts and emotions. It means taking time to accept and compose your mind. It means staying present.

But how can you practice mindfulness while you continue your journey into minimalism? The good news is that you already are practicing mindful thinking. When you take time to asses whether something brings you joy, when you decide to be intentional and deliberate with your time, you already are practicing mindfulness! But here are some tips and daily habits that mindful living people use:

Realize your ability to practice mindfulness is already within you.

Mindfulness isn't the search for enlightenment or Zen or your inner self. Mindfulness is a practice of creating time for ourselves, for others, for breath, for peace. There is no bliss state or sense of losing yourself - oftentimes, many people are frustrated because they can't declutter their minds. They think that having an empty mind is practicing mindfulness. It's not! The point is not to declutter but to remain present and see with clarity. Your mind will always be going, going, going. We're humans - we constantly think! Mindfulness is a way to heed your thoughts without judgment and slow them down.

Start with a short practice.

Mindfulness is returning to the present time and time again. If your mind wanders, don't fear! The goal is to recognize when your mind wanders and to gently coax it back to the current moment. There's no need to judge or guilt your mind for wandering - we

have been trained to continually prepare ourselves for the future, to outsource and outwit ourselves, to judge and to be critical.

Several practice sessions during the day will help you develop a mindfulness routine. Fit mindfulness into your routine. Choose two or three moments during the day to take a pause. Assess how you feel and what your body is telling you. Are you tired? Are your shoulders achy? How do you feel right here, right now?

Become one with your senses.

There are opportunities to practice mindfulness in everything that you do. Your senses are powerful indicators of the present. By noticing and appreciating each one of your senses in the present, you connect your body with the world around you.

When you eat, notice the textures of the food, the saltiness, the sweetness, how it feels to chew. Notice the smell and how hungry you are.

When you wake up, take a deep breath of morning air. Is it cold or warm? How do your blankets feel on your skin? Does your body feel rested?

There are opportunities everywhere! When you brush your teeth, when you drink your coffee, when you turn on the radio, when you greet someone, when you walk your dog!

So take a moment to feel the chill on your skin — the smell of the pizza parlor down the block. The present moment is there all around you. Decide to listen and feel and hear and see and taste the present.

Chapter 18: Live Your Life

Minimalism is a journey, and it is a journey you should take slowly. Minimalism doesn't have an end destination - there's not one minimalist who can say they are not learning from their lifestyle. Even if you've been practicing minimalism for twenty or thirty years, you still learn and appreciate new things every day. Your minimalist goals change as you grow and learn about yourself.

Unfortunately, many of us get caught in the idea that we need to declutter every room, cut off every bad relationship, and pay off all our debt before we think that we can begin living our new life. We believe that until we achieve a certain minimalist threshold, we should hold back on doing other things. But that shouldn't be the case! We may be tempted to judge or be critical of ourselves for not being where we think we should be along our minimalism journey. Please, take a moment to be kind to yourself. Changing your lifestyle is difficult - it alters how you perceive and approach opportunities and situations, and it can be confusing and stressful at times.

Your journey towards minimalism should encourage fulfillment and joy, not take away from it! If you are miserable in your journey, maybe take a step back. Are you truly allowing yourself to embrace minimalism? Are you putting unreasonable constraints and expectations on yourself? Minimalism isn't a

journey to less stuff; it's just about enjoying with less. You should still be happy and fulfilled - not miserable and depressed! Understand that life is all about seizing the current day. You cannot change what happened yesterday, and you do not know what the future holds.

Buddha once said, "Do not dwell in the past, do not dream of the future, concentrate the mind on the present moment."

Your life happens moment to moment. It is all you will ever have. If we spend our lives waiting for some grand moment to start living, we will watch our life pass us by!

For some people, decluttering their home takes two years. Why? Because decluttering and learning how not to re-clutter is a long process. It takes time, dedication, and the right mindset. But do you think that when they were in the midst of decluttering they told themselves they needed to wait on living their life? That they couldn't have any special privileges because they hadn't achieved their first perceived goal yet? No! That's two whole years of deprivation. That's two years of their life they are stuck waiting to accomplish a future goal.

Your journey should be about rediscovering who you are. You should act in a way that brings you peace, in a way that you identify harmony in. Your minimalist lifestyle is not for anyone but yourself - others may not understand why you are doing this. You can try to explain to them the beauty in simplicity, the peace in being intentional, and the serenity of slowing down. Some will try

to understand, some will be inspired, but most won't get it. And that's okay. Minimalism is your own journey, not someone else's.

So, start living for yourself, for your sense of peace, for the present moment. Let this journey add value to your life. Learn from the twists and ups and downs. Learn from the frustrations and the happy joys, be grateful for the slip-ups and for the time that you have. Get in touch with your senses. Seek to add value to other lives, and ensure they add value to yours. Don't wait until your home is entirely decluttered. Don't wait until you've "accomplished" a minimalist lifestyle. Don't wait until you've discovered how to intentionally spend all the hours of the day. Don't wait! Go, be, and do! Live!

The Minimalist Mentality

Do More With Less

Steve H. Willis

Introduction

Life was constantly moving at lightning speed and I never seemed to be able to catch my breath. As a band director in the great state of Texas, where high school football and competitive marching band thrive, my days were packed with rehearsals, meetings, in-services, after school practices, and day long competitions on the weekends. Finding time to spend with family and friends, eat, exercise, put gas in my car, run to the store for shampoo, and oh, right…sleep…was posing an incredible challenge; a challenge that was exhausting me to the point of burnout.

I became ridden by anxiety, overwhelming stress, and pure fatigue from always running on fumes. My mind was all over the place. I was unable to speak sentences without stumbling over words, or even put together a coherent thought most days. My memory was non-existent and an influx of "are you okay?" questions started to come my way. As you can imagine…I was a mess. Personally, spiritually, socially, professionally…all of it.

Life was happening before my very eyes and I was missing it. I was suffering, the people in my life were suffering and my career was suffering. I was unhappy and living in a dense fog…the kind of fog that doesn't clear once the sun comes up. Everything was a blur and I knew that something needed to change. Here's the thing though, none of the outside influences in my life were going to change. Work was going to consume the same amount of time, relationships with my family and friends still needed to be nurtured, I still had to eat, go to the gym, run errands and find time to sleep…I was trapped. I knew I had to turn my focus inward and instead of

trying to change what I was doing, look at changing the kind of energy I put into what I was doing.

I had unofficially diagnosed myself with Attention Deficit Disorder (ADD) and blamed my scattered mind and inability to focus on a lack of treatment. I accepted that's what it was and went about living the overwhelming chaos that was my life. In December 2017 I was starting to write my goals out for the upcoming new year. In addition to the stock "eat healthier, exercise daily, save more and spend less" goals that make the list every year, I had decided 2018 was the year of "being present." I was tired of being tired and wanted to start enjoying my life again. I figured I could at least try and cure my self-diagnosed ADD by removing all distractions and solely focus on living in the moment. Finding a way to appreciate the moment for what it is – positive or negative, and add a memory and experience that, combined with all other memories and experiences, make up the story of my life. I wanted to be the author of that story, I wanted to regain control and live my life with more intention and meaning.

I started picking only one or two moments in each day to intentionally be present and focus 100% on that experience. It could mean driving in the car silently without music or distractions, focusing on the road and appreciating all of the different walks of life in the passing cars. It could simply mean choosing to leave my phone in the car while at dinner with a friend. After spending a few weeks putting my "live in the moment" energy into just a couple of the many experiences throughout my day, I started to notice a trend. I looked forward to those moments the most. I looked forward to a silent drive, a "no phone" dinner, an elliptical workout free of answering

emails. These moments I intentionally removed distractions from ended up being my favorite moments of the day.

The nosy person I am, I was curious as to why these were my favorites? They weren't the most fun or exciting moments, but I somehow still enjoyed them most. I did some soul-searching and found the answer – I was truly caring for myself; I was intentionally writing the story of my life and in control of my true joy in those moments. There is no way to completely and whole-heartedly¬¬ enjoy every moment life has to offer without being present for it, physically AND mentally. I started searching for simple ways to be present in every minute of my day – certainly no easy task. At first I found myself easily distracted by another person, my phone, a cute puppy… anything. I would get frustrated and give up. Over time, I learned to recognize how and why those distractions affected me, and how to remove or distance myself from them entirely.

This mindset was not just a mental shift, but also a physical shift. I learned a lot about myself over several months of adjustment and learning to "live in the moment". I noticed the impact that my outside environment had on my ability to put energy towards being present. An environment free of distractions allowed my mind to be free of distractions…who would have thought? I started getting rid of the materialistic stuff in my life that no longer served a purpose. I cleared out and cleaned up each environment in my life and my ability to be present suddenly became significantly easier. My productivity increased, I was accomplishing more, creating deeper relationships and taking care of my own needs, without changing any part of my daily schedule. It was a mentality. I had adopted a new mentality and implemented it in every aspect of my life. I created a calmness and focus in

my mind that allowed me to truly enjoy my life. Throughout this process I learned who I was, what was important to me and created a new foundation for the life I want to live. I became a more effective educator, a more loving son, brother, and friend, and most importantly rekindled a love and passion for taking care of myself so I can in turn give more to others.

Deep in the trenches of YouTube late one night, I stumbled across a video about Minimalism. Now, I am partial to a minimalist design aesthetic, but I had never heard of minimalism in daily life. Many hours and 34 videos later, I discovered that this new “mindset” or “mentality” that I had just spent the last year adopting into my life, was actually minimalism.

Chapter 1: Understanding Minimalism

"Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like." —Will Rogers

Read the quote above a few times and then analyze your life and that of others around you within the vein of this quote and you will realize that it is indeed true. Most of us are working hard in pursuit of things we do not really need, to be deemed well off and happy by a society we don't want to be judged by. If that is the case, why don't we take a break from this chaotic mess and focus on our goals and what we need to achieve them? That is primarily because, our hectic schedules are so convoluted and we have become so immersed in this whirlpool, that we fail to pause even for a second to think about our goals and sail like a lost ship on the ocean from one want to the next and our goals in life suffer for it.

We are given the gift of life not to let it slip between our hands just like sand, as we run after materialistic possessions, one after another, only to lament in our sunset years about missed opportunities or goals gone unrealized.

We are blessed with this gift to make good use of our time, to live our life to its fullest and to celebrate this blessing. However, we certainly cannot do that amidst our never-ending temptations, desires, and aspirations that are not really ours or for our higher good.

The Lies We Are Told

From very early on in our childhood, we are told about how we need to do our very best in school to become educated. We need to get a college degree to find a great job and then earn a living pursuing a respectable profession.

We are told these great jobs will provide us with more money and the best way to live happily is with that money as it helps you buy goods and fulfill your dreams. Similarly, we are told many other absurd things that only sound attractive, but make little to no sense in the ‘post-purchase’ phase.

For instance, you stop at the grocery store on the way home to grab a pound of hamburger for dinner. But they have it on sale in 10-pound packages for less. It sounds like an amazing deal! You pay only $3.50 per pound when you buy 10 pounds instead of $4.25 per pound when buying one. “Why not?” you ask yourself. Let’s look at that question. Sure, you save 75 pennies per pound, when you buy 10 times more than you need. Do you need 10 pounds of hamburger? Or do you want to save the money?

If I can buy one pound for $4.25, then 10 pounds for $3.50 is a great deal! And most would tend to agree with you if you’re feeding 20 people. But now you are spending $30 more than you intended, just to save $7.50 and when you get home, you need to find a place in the freezer for ten times more hamburger than you needed and plan nine more meals around that single item.

Surely, we’ve all seen the TV ads touting the latest and greatest frying pan. It’s nonstick, scratch resistant, burn resistant, dishwasher safe, and has a

diamond encrusted handle! Okay, the last part was a joke. But it's the latest and greatest. And it can be yours for only $19.99. But wait! If you order now, we'll send you a second pan, plus two miracle spatulas for the same price! Of course, it comes with an added fee and shipping and handling.

Let's go back to education and job. Most will spend or borrow money to attend and graduate college. That is to be expected. College is very expensive. But if you are spending what may be as high as 50 times more on education than your chosen profession will pay you, what have you gained? You have gained years of stress, student loans, money difficulties, and possibly depression…because society told you this was a good deal. It was worth the money.

It is precisely this excess that strikes at the heart of the minimalist mentality.
An old government joke goes something like this: "Why build one when you can build two for twice the price?" Understanding minimalism means understanding you are not saving any money in buying twice, three, four, or ten times what you need. Or spending twice, three, four, or ten times more money than something is truly worth. You are living to excess and often beyond your means. We are told we are getting a bargain. We are told that we are saving money. We are told we need to do these things.

With a minimalist mentality, our goals are focused and we understand our needs. They take precedence over our wants and we keep and hold dear those needs that propel us toward our goals while saving the wants for the free time we suddenly have when we live a minimalist lifestyle.

They say in Las Vegas the ‘House’ always wins. The same can be said of your corner grocery store. They have discounted the item for a reason. When someone says “If you buy this, then you get that!”, try to look at it from the perspective of a minimalist. Why? Do I need it or do I want it? Why do I need it? Why do I want it? Is it pertinent to my goals? Is it going to become a distraction?

With a minimalist mentality, your goals are focused and needs and wants are kept separate. Needs are what we keep to achieve our goals.

The minimalist mentality is simple. You keep everything you need to achieve your goals…and nothing more.

This doesn’t mean we deprive ourselves of wants or desires. We simply keep them isolated for what they are. Because if we keep only what we need to achieve our goals and, in doing so, actually achieve those goals, then can it not be said we then have everything we want, also?
Sadly, our lives are so controlled by different types of media and the companies trying to make more money by manipulating our innocent minds that we fail to even realize the problem we are engulfed in. We don’t always need piles of money to be happy; neither do we need the best of everything to live a good life; nor do we have to pursue only a certain career. Our life is our prized possession and it is we who get to decide how to live it. We can do that successfully by ridding ourselves of the need to conform to the norms of society and shifting our focus to what truly matters to us and this is where minimalism comes in.

So What is the Magical Power of Minimalism?

Minimalism indeed possesses magical powers, that of making you distinguish between necessary and unnecessary and the power of achieving your goals. The powers of helping you separate your needs from your wants, again helping you achieve your goals. The powers of realizing what matters to you and what is just pointless and the ultimate power to then focus on only adding the things, people, activities, and ideas into your life that truly matter and getting rid of everything else.

Research has shown that noise, for instance, causes elevated levels of stress hormones like cortisol that are naturally produced by the human body. These elevated levels can lead to hypertension, heart disease, and sleeplessness. Just taking 10 minutes per day to rest, relax, and meditate (or whatever word you use for it) is enough to focus your mind and body to a more calming state. We live in a noisy world. How many of us own noise-canceling headphones, or earplugs, or some other device designed to drown out the noise around us? We instinctually know that prolonged exposure to noise is detrimental to our health. In a minimalist lifestyle, we take time to pay attention to ourselves because we have made room for that time. We listen to ourselves and fulfill our needs first, before our wants, continuing to propel us toward our higher good and our goals. One study found mindful meditation reduces stress and keeps your brain younger looking and functioning. Meditation also reduces activity in the brain's "Me Center". While other studies have determined that mindful meditation decreases activity in the brain's default mode network (DMN). This area is responsible for the "monkey mind" chatter, the wandering mind, and

thoughts based more in self-referential focus. It also reduces anxiety and improves concentration and attention.

All of these factors are the benefits of living a minimalist lifestyle. They come naturally to a minimalist because they fit well into the mantra. They are necessities that our non-minimalist society has helped us push to the fringe in favor of the distractions like TV and cell phones, Social Networks, and excessive living, all of which will be discussed in later chapters.

Following a minimalist lifestyle does not mean you shun away everything you receive or start throwing out things from your house. Contrary to the misconceptions surrounding minimalism that it is about living a frugal life and preferring cheap things to expensive ones, minimalism is actually about sticking to everything that adds value, convenience, and meaning to your life.
If buying a laptop worth $5000 adds value to your life because your work depends on it and you are passionate about your work, there is no reason why you shouldn't invest in it.

At the same time, you need to become more conscious of some other things you own that are holding you back and not adding meaning to your life. It could be the unused appliances in your kitchen or the heaps of clothes in your wardrobe that you bought ages ago, that still have the price tag attached.

When you prioritize your actual needs over things you do not really need but have accumulated to please others or after falling trap to media biases, you rid yourself of the need to please people around you, follow the league

of others and live an artificial life. You then start doing everything that you truly wanted. For example, there are minimalists who travel the world and invest their savings in visiting exotic locations, but they do not buy cars because paying its installments, investing in its maintenance, and keeping it safe adds stress to their life. By not investing in a car, they spare themselves extra tension and pressure and free up room in their mind and home to use for something better – something that provides their life with more meaning and fulfillment. Essentially, minimalism is the calmness in our chaotic world.

Chapter 2: Minimalism in a Non-Minimalistic Society

> “You have succeeded in life when all you really want is only what you really need.”
> — Vernon Howard

Life does become simple and blissful when you have everything that you need and nothing more because then you stop stressing yourself out about things you think you need, and stop running after materialistic possessions 24 hours a day, seven days a week. Minimalism is the way of life to accomplish that.

Truth be told, it is difficult to adopt this lifestyle in a non-minimalist society. With everyone running after the pursuit of earning more money, getting a bigger house, buying a luxury car, and saving tirelessly to go on a fancy vacation, it is easy to fall in the trap too. Fortunately, minimalism is here to rescue you, and here is how.

We all have needs and wants, things that we take pleasure from. These can be a person or people, material items, experiences, pets, or anything you take joy or gratification from. A need is something that, if deprived of for an extended period of time, would affect your happiness and well-being. A want is, well, fairly self-explanatory. These are the things you want in life but can live without.

Now, take a moment to yourself. Stop reading and take a few minutes to make a list of things you take some sort of pleasure in. It can be anything,

however selfish you may think it is. Playing with the dogs, hiking, buying a new car, moving into a new house, that one hour of time you allow yourself to be alone every day, canoeing, camping, playing golf, cooking, exercise, anything at all.

Now that you have done that, look at your list and separate these items into “needs” and “wants”. Be honest with yourself and label them accordingly. Again, a need is something in your life that, if removed for an extended period, would affect your well-being, joy, and happiness.

Now, direct your attention to your needs. You have just isolated several areas where you can begin work on a minimalist lifestyle. If you notice, the wants are things you don’t really need. But the needs are things that will help you achieve your goals and higher good.

Are the wants that you isolated working toward your goals? Are they working you toward your higher good? Are they distractions taking away precious time you could be spending on your needs? You will likely find the needs mean more to you than the wants. And now you realize the money you spent on that “want” last week could have been spent on a “need” this week.

Example: You really wanted a new driver for your set of golf clubs. But you needed a new heating element for your hot water heater. The new driver you want just went on sale at the local sporting goods store last week and you decided you had the extra cash to splurge on it. This morning, you took a cold shower because the heating element in the heater finally went out,

but you won’t have the money for the new one until payday. That’s another 6 days of cold showers.

Example: You’ve been dying to host your local Bunco group. The regular host had to cancel and you got a last minute call. You really needed to reconcile your checkbook, finances, and expenditures spreadsheet but this chance only comes along once in a blue moon. So you hosted the Bunco group instead. You put all the work into rearranging the furniture to accommodate all of the players, cleaned it all up afterward, and spent money you shouldn’t have on providing a nice meal for the group. Today, you overdrew your account because of the extra you spent on the food for Bunco and you didn’t reconcile your accounts beforehand.

Example: You need three oranges to put in the Sangria punch you’re taking to your friend’s house this weekend for the party. You get to the store and they have the large type of oranges for $.99 per pound. But each orange is over a pound. Instead of paying the $3.00 for the three oranges, you instead grab a four-pound bag of medium oranges for $4.00. Hey, you’re getting more oranges and for only a dollar more, right? Wrong. You’re going to use the three for the punch, eat about two, and throw the rest in the trash when they go bad.

These are needs vs. wants. What did you need? What did you want? Which of the two won the day?

Minimalism Helps You Realize Your Genuine Needs vs. Wants

You do not always need a fancy dress to be happy or the best meal to feel satiated or the most beautiful house to live in. Happiness, fulfillment, and meaning are often rooted in the simple pleasures of life. When you adopt minimalism and get rid of the clutter in your life, you start to realize your actual needs. You then realize you do not need to buy new clothes so often because you may not go out that often. Or the clothes you have are still just as good because you take care of your things. Clutter is a form of visual distraction. Visual distraction leads to visual stress. Perhaps that money would be better spent on things that matter more to you. Or perhaps you could use that money to host a party for several of your friends you haven't seen in a while. Maybe it is time for an oil change or some other maintenance in your car? Maybe you could begin some early Christmas shopping? Or maybe you're four weeks past due for a haircut and style? These are examples of how it can be difficult to live a minimalist lifestyle in a non-minimalist society. We are conditioned by the society we live in to buy to excess, "super-size" it, increase our purchase to get the price break. Likewise, this in turn carries a cost greater than money. It also costs us more time and energy. I have known many people who have a shoe fetish. They love shoes. I've known people with 50, 60, and even more pairs of shoes. How does society deal with this? They don't tell you to downsize. We are not conditioned to ignore the next sale. Instead, we invent things like shoe trees for your home. Organizational tools which while on the surface appear logical but in fact are simply methods by which society rewards a non-minimalist. Instead of donating a third or even two-thirds of those shoes to charity, we are encouraged to buy a hanging tree to go in the closet or on the back of the door to keep the pairs of shoes in. This smartly gets them off the floor and organizes your closet! It also supports excess.

But now you have money, time, and energy tied up in 65 pairs of shoes, several shoe trees to organize them, and the time it took to shop for, hang, and fill the shoe trees. Did any of this work toward your goals? How much closer to a lifetime goal are you for those 65 pairs of shoes? How much stress is tied up in knowing that you have all of those shoes? How much stress will you experience in the morning when it comes to getting dressed and you're standing in front of your closet trying to decide which pair to wear? Will it be the brown pair that hasn't been worn in a year…or the black pair that you find uncomfortable for long periods but that look great? Or the other brown pair you bought new last week because they looked better than the brown pair you already had?

Bring Necessary Positive Changes in Your Life

As you start realizing your genuine needs, you then become encouraged to bring those changes in your life. Realizing you only use three of the eight kitchen 'gadgets' on the countertop, you now can find an out of sight storage area for them, thus freeing up space and reducing clutter.

By now, you've made a list of your needs and wants. Use this list. Make more lists. Studies have shown that multitasking is a fancy way of doing many things poorly at the same time. Use your list and stick to it. Start with one room. Don't overwhelm yourself. Begin with the bigger items. When you know you do not need extra chairs in your house, you free up that space and suddenly, your cramped house you've complained about for years becomes more spacious and pleasant.

Here are some simple changes that can bring about major benefits.

- Clear the walls. Less is more - Quality over quantity.
- Clear the floors and surfaces - Now there are fewer things to vacuum around, sweep around, dust around, and wipe around which equals to faster cleaning time and more time to yourself.
- Declutter - Clutter is a visual distraction.
- Use simple décor - Again, quality over quantity. A few special items well-placed say much more than a houseful of trinkets.
- A place for everything - And everything in its place.
- Out of sight storage - It's a beautiful thing.
- Edit and Eliminate - Look for areas you can reduce clutter and distraction. If they are not working with you or for you toward your goals, eliminate them.
- Subdued Colors – I had a home once that utilized a different color for every room. It was a nightmare. Especially if anything needed touching up. And, as you would expect, one entire corner of the garage was for paint storage. Subdued colors utilized in several areas are easier to manage and clean and require less storage space for leftover materials.
- Plain window treatments and patterns – This may sound mundane, if not boring. But by plain, I don't mean Venetian blinds or your daughter's old Little Mermaid bedsheet hanging over the window. Just keep it simple. Use neutral colors and avoid elaborate things like shutters (which have to be dusted in between each slat) and fanciful patterns that need a tie-in somewhere else in the room or house to be relevant.

Happiness and Tranquility Flows in Your Life

Minimalism allows you to get rid of everything from your life that does not fulfill your deeply rooted needs and desires. Naturally, when you eliminate unnecessary and unhealthy items and influences from your life, you feel happier and escape the stress of conforming to the norms of society because now you are the one setting your own norms. Remember that Mindful Meditation is at the heart of a calm and serene life. By meditating, even 10 minutes a day, you lessen the stress, anxiety, and distractions of the non-minimalist world around you. In doing this, you also learn to complete this task more and more each day. It becomes almost habitual. The distractions of your life are drowned out by the focus on your needs. By fulfilling your needs first, you will find your wants not only fall into place, but you have less of them. Because by fulfilling your needs, you have filled the holes in life that confounded you. The holes that you at one time attempted to fill with wants, now become less frequent if not nonexistent. Because they were filled by achieving the goals you set before yourself. The goals that only fulfilling your needs could achieve.

Save Time, Money and Energy and Have the Freedom to do What You Want

When you stop allowing society or your temptations dictate your life, you become free to live your life the way you want it. Then you don’t buy that special golf driver until you actually need it and have the money. You find your hot water heater gets the new heating element first. When you go to the gym to work out, it is because you need to, not because a friend guilted you into doing so. When you see an ad for the latest and greatest frying pan with a diamond encrusted handle and they say “But wait!” and offer two if

you spend just a little extra, you don’t do it. Because you are focused on your needs, which has produced freedom within you. It has saved you time, energy, and money because now you don’t need those three shoe trees for your 65 pair of shoes.

When there is less stuff to hold, maintain, and take care of, you become free of a lot of unnecessary obligations. This gives you more time and freedom to do the things that are of the greatest importance to you and find happiness in the things that matter most. You can then pursue your true goals and ambitions. And your wants become manifested through a natural progression. Not one of “keeping up with the Joneses” or doing something because, for a few dollars more, you get 10 times what you need. But because when your needs fall into place, the wants soon follow.

Minimalism adds value and meaning to your life through accomplishment and the realization of your goals and higher good. Scientific studies have shown the benefits of minimalism and how it can affect the brain. Remembering that multitasking is doing several things poorly at the same time, relate that statement to a cluttered home or car. Or even a cluttered desk at work. With a minimalist mentality, everything has a place and everything goes in its place. Remember the phrase ‘out of sight storage’. This is an important phrase to a minimalist. It doesn’t mean shoving everything in a closet. It refers to reducing clutter and organizing. It refers to making lists and focusing on your goals. Minimalism isn’t about a tiny house with two pieces of furniture, a mattress, and a dorm room sized refrigerator. It refers to having everything you need to achieve your goals… and nothing more. Because when you build and live a minimalist mentality

and achieve your goals by focusing on your needs, your wants will follow naturally.

Enjoying the read so far? If you have learned anything new about the minimalist lifestyle, leave a quick review here and share it!

Chapter 3: Building the Minimalist Mentality

"It is preoccupation with possession, more than anything else that prevents men from living freely and nobly." — Bertrand Russell

Our desires and preoccupation with having more works on our mind, indeed our entire thought process. This means that to train yourself to adopt a minimalist lifestyle, you first need to work on nurturing a minimalist mentality.

Your mentality is the set of ideologies, beliefs, and viewpoints you use to live your life and if you have been able to form the habits of a minimalist mentality, you will find it easier to apply minimalism to different areas of your life. Developing a minimalist mentality takes an active awareness and approach to alter your way of thinking about multiple areas of your life.

Think About the Chaos in Your Life

Take some time and sit in a peaceful spot, preferably with a journal, and do an assessment on where you are in life and how close you are to your goals. Do not think about how you hoped it would be. Think of where you actually are. We have all heard that after making a million dollars, people still feel empty or unsatisfied, or how as much as you may love your home, you don't like how cluttered it is, or how you are unhappy with your profession because you aren't passionate about it, or how you are involved in a certain relationship only because of certain temptations and how you wish to break free of it.

Ponder on everything you feel is not moving in the right direction in your life and write these thoughts down. It is okay to feel overwhelmed at this point and even stop writing if you need. Now consider the things you have written down. For instance, why are people still unhappy though they may have all the money they could ever need or want? Without financial challenges, why would one still feel unsatisfied? Could it be that money is not the answer? Could it be that, although we could purchase anything we wanted, having lots of 'stuff' isn't the answer to our dissatisfaction? Being able to purchase a new car with cash, while an attractive prospect, does not fill our needs. It is a want. Is it something that works toward our goals? Is it something that works for our highest good? Or is it more of a status issue?

What part of your home do you feel is cluttered? Is it a room? Is it the garage? Is it the whole house? Is it the kid's rooms? Now that you have written down these issues, you can begin to take them one at a time and address what is at issue.

Minimalism doesn’t have to be all or nothing. You can take these issues one by one, solve it, and move on to the next. Many people battle with the feeling of being overwhelmed on a daily basis. This stems, in large measure, from trying to solve all of your issues at once. You have an important project due at the end of the week on your job. Your relationship with your significant other is rocky at the moment. You have all the money you need but still feel empty. You feel like your home is cluttered but just don’t know where to start. Clearly, trying to tackle all of these at once would be overwhelming and daunting. Taking it one issue at a time allows you to solve a problem and move on to the next. It frees you from that moment when you find yourself working on that project on your job yet finding yourself thinking about your relationship. This causes you anxiety and you think how nice it will be to go home and relax after work. But then you realize the house is cluttered and you know you won’t relax.

Take them one at a time. Finish the work project. Now that’s done and you can concentrate on your home. Pick one room, start with the big items and apply a minimalist mentality to it. Now you have uncluttered at least that room. Now you have that feeling of accomplishment. You are closer to your goals. Think about your relationship. Why are you unhappy? Is it truly the relationship or the excess of a non-minimalist society creeping into every thought you have?

You see, as a minimalist, you have now learned to separate your wants from your needs. You have a better understanding of how each affects your life, both professional and personal. By separating the two, you’ve come to the realization that many of our problems are self-inflicted. The house was

cluttered because you often put your wants above your needs and have more than you need. Your relationship was rocky because you were living to fulfill wants and ignoring needs of both yourself and perhaps those of your partner. The project at work was taking longer than it should because your mind was cluttered. The clutter of a non-minimalist society is not just physical. It is also mental. With a barrage of advertisements, sales, people, and companies telling you what you need, your relationship becomes rocky because you were ignoring your needs and those of your partner. This is all clutter that can be reduced or even eliminated by applying the minimalist attitude across your life.

Ponder on What Can Be

Keeping in mind all that you have learned about minimalism to this point, think of how implementing it into your life could relieve yourself of all frustrations surrounding your day to day life and activities. Think about how you can save money by only purchasing what you need and avoiding that occasional impulse buys or “retail therapy” shopping trips. These represent an emptiness that you are trying to fill. Dig in, give it some real thought and discover what that emptiness is. In almost every case, you will find you are not “retail therapy” shopping because you are low on certain items or because you just need three new pairs of shoes. You will find it is nothing more than a Band-Aid and a short-term fix, a knee-jerk reaction to trying to find what is missing. Very seldom will you find what was missing was a new TV. Your mind and body are sending you signals. They are talking to you about your needs. And in response, you are answering by fulfilling wants. It is a vicious circle that our non-minimalist society takes advantage of and uses it to fill their pockets.

By considering what can be, you are halfway to making that list of needs vs. wants. By considering the possibilities, you can begin to see clearly the important goals and what you need to realize them. And also how focusing on wants over needs can actually take you further away from your goals.

Think about how relaxed you will feel if you start working less because you do not need as much money as you felt you required. And you will find this to be the case when you discontinue the practice of buying more than you need to get the price break or because it’s on sale. Think about your goals and how close you are to them. How are they different from what they were

10 years ago? 20 years ago? Are you adjusting your goals to fit your lifestyle? Or are you adjusting your lifestyle to fit your goals? Write them down and remain familiar with them. When you add something to your "To-Do List," ask yourself if it supports your mission and goals. Minimalism works best when you have clear goals and remain focused on them. Look at your To-Do List. Does it all need to be done? Or is it full of your wants? Living a minimalist life helps you keep your goals front and center and your needs and wants separated appropriately, which leads to a more fulfilling life, less clutter, less stress and anxiety, and a greater feeling of accomplishment.

Make an intention to apply minimalism to every aspect, big and little, of your life and refer back to your list at least once a day to embed it in your mind.

Isolating Focus on Basic Needs

Your next task is to figure out what you wish for in life and identify your basic needs. This can take time so be patient with yourself. Every day, pick an area of your life and think about how you wish to de-clutter and improve it. Then train yourself to solely focus on prioritizing those basic needs and eliminating all other distractions. For instance, if you decide not to spend more than $100 on clothes in 2 months because that is enough for your needs, train yourself not to think about buying new clothes every week. Every time you think ‘Oh I need to hit the mall’, replace it with, ‘How about I go for a walk’ or tackle that backroom that is cluttered and needs to be uncluttered.

Think about how you speak to yourself. “I need to do this” or “I need to do that.” Is that accurate? Do you really need to go to the mall? Do you really need to buy new clothing? Or do you want to do these things? Weigh each decision against your wants and needs. Which of the two are you fulfilling? And does the decision continue your quest to meet your goals and supply your needs? Or are you succumbing to wants and desires?

Again, remember, minimalism is not about depriving oneself of the things you need. In truth, it isn’t about depriving yourself of anything. It is prioritizing. Minimalism is putting your needs above your wants and understanding that by fulfilling your needs then your wants naturally fall into place.

To restate, Minimalism is quality over quantity. Minimalism is providing yourself with everything you need to achieve your goals, but nothing more.

It is about being comfortable, happy, and content in knowing that you have everything you need. It is about understanding a lifestyle of chasing your wants and desires leads to excess, clutter, and losing sight of your goals.

Similarly, train yourself to think about the things you have, every time your attention gets diverted to an unnecessary desire. A good way to do that is by nurturing gratitude. Every day, take note of the blessings that add real value to your life. It can be anything from having clean water to wash your face to having the needed kitchen utensils to cook a meal to the fact you woke up that morning. Acknowledge the little things that bless your life daily and the big treasures will follow. Express gratitude daily for them.
As you build a habit of being grateful for what you have, a feeling of gratitude and contentment is nurtured and “the grass is always greener on the other side” attitude starts to become a thing of the past.

Minimalists believe in sticking to things that add value to their lives and nothing adds value better than nurturing one’s self. Your self-talk largely determines your beliefs and your attitude towards life. If it is negative, then you will feel that negativity throughout your life. No person’s opinion is more important to us than our own, especially our opinion of ourselves. To live a meaningful life, it is crucial to nurture positive self-talk.
To ensure you do not allow negative thoughts to reside for long in your head, build the habit of talking positively to yourself at all times and replace those unhealthy thoughts or temptation with a positive counterpart.

Some examples to help get you started are:

“Mistakes are a stepping stone to success. They are the path I must tread to achieve my dreams”

Mistakes are a part of life. We all make them every single day. None of us are perfect. How you handle mistakes sets the stage for how you will handle success. Mistakes are not so much setbacks as they are opportunities. Why did you make a mistake? How could you have foreseen the mistake and taken steps to avoid it? What have I learned from that mistake? The answers to these questions build your character in preparation for the successes that you will have. We all get knocked down. What you do when you get back up is what defines you. A minimalist will apply their mentality to mistakes, investigate solutions, and based on their needs, take the steps necessary to grow from them.

“Mistakes are just an apprenticeship to achievement”

Staying in the same vein as the previous example, mistakes are an opportunity. They are an open door waiting for you to pass through for success. Continuing to learn and grow goes hand in hand with mistakes. Instead of looking back at a mistake and saying “I wish I had done that differently!” or “Gosh, that was dumb!”, one may look back and realize instead what they learned from that mistake. You didn’t do it differently. You did it the way you thought it needed to be done. And it was a mistake. Now you have the opportunity to learn from this and grow.
Another way to look at it is this — if you don’t make any mistakes, you aren’t trying.
It may sound a bit silly, but it is true. The only people who don’t make mistakes are those who are not working toward a goal. If your boss asks

you to turn a project in by Friday and you don’t do it, you can certainly say you made no mistakes on the project. But likewise, you could also say you didn’t DO the project.

“I will breathe deeply”

Okay, so this sounds redundant. But consider what this sentence truly conveys. I will breathe deeply. Many of us actually don’t. We breathe in our chest, rather than from the diaphragm. This is true, especially in stressful situations. Simply remembering to breathe deeply has positive effects on your mind and body that are immeasurable. Physiologically, it increases the oxygen supply to your body and brain. This lends a calming factor to situations and helps to focus your mind on the task at hand, your needs.

“I honor my commitments to myself”

This is big. So often we put others before ourselves, even to the point of breaking commitments to ourselves or just plain ignoring our needs. For those of you who have flown on a commercial aircraft, you’ve heard the speech before the plane takes off. One of the major things they ask you to remember is ‘although we don’t anticipate a loss of cabin pressure, if you are traveling with a child or someone in need, be sure to affix your oxygen mask before putting theirs on.’ While this may be a simple instruction imparted by the flight steward, it has life implications. If we are unable to care for ourselves, we are not as valuable to those around us. It is of great importance to make yourself right first, and then you can begin to help those around you. If you make a commitment to yourself, be sure and honor

that commitment. If you let yourself down, it becomes easier to lose focus on your goals and needs, and then your value to yourself is compromised.

“There is no wrong decision”

This may sound self-serving. It may even sound like a rationalization. But it’s true. Remember, deciding not to decide is a decision in itself. Making a decision establishes your position in a situation or thought process. It may not have been the best decision. But it was a decision. And if you keep your needs front and center, your decision will naturally have taken them into account, and provided you were true to yourself, worked toward your goals and higher good.

“I forgive myself”

This is a big issue for many. When we don’t follow our heart or ignore our needs, we often rationalize and simply move on. But in truth, we never forgive ourselves. Forgiveness is paramount to a calm, healthy, productive life. Learn to forgive yourself. Going back to the first thought, we all make mistakes. If you didn’t make a mistake, you were not participating. Mistakes are all around us and learning to forgive ourselves for mistakes is essential to a minimalist mentality. It relieves mind clutter. If you don’t forgive yourself, thoughts continue to clutter your mind and distract you from your needs and goals. Forgiving yourself is nothing more than reducing the clutter in your mind and allowing yourself to move forward to achieve the minimalist lifestyle.

“I trust myself to make the best decision possible for me”

You cannot have a good relationship without trust. Consider if you don't trust your significant other, your relationship is a sinking ship.

Likewise, if you don't trust in yourself, you cannot expect to remain healthy and happy. It has been said, we cannot lie to ourselves. In fact, it is easy to lie to yourself. The question is do you believe the lie you just told yourself? In our heart of hearts, we know what is right and wrong, what works for us and what doesn't, what we need and don't need. Trusting in you removes the doubt and questions that can accompany a decision. Know that the answers you seek are always within you. Trust in yourself to find them, and apply them to achieve a minimalist mentality and a happier life.

"I am in complete charge of planning my future"

And you are. There are others around you that may influence or suggest how your future unfolds. But you are in charge. You make the decisions that dictate your life.

Make them wisely. Trust in yourself. Trust the process you have begun of living a minimalist mentality and know that in reducing clutter, seeking your true needs before your wants, and focusing on your goals, you have set sail on the journey to your happiness. You have taken charge of your own decisions and begun to reduce the excess in your life that serves as nothing more than distractions. Consider if you will after work traffic getting home. Especially in larger cities, traffic is heavy. People are racing to get home, to the point of cutting off another car, speeding, or even driving angry. And for what? To get home 45 seconds earlier, turn on the TV, and make dinner. The

TV will be on from the time they get home until they turn it off to go to sleep, only to awaken the next morning and do it all over again. What do you suppose they have accomplished that day? Did they reduce clutter in their lives? Did they focus on their goals and needs? Did they punch a clock that morning and watch the hands of the clock all day until they could punch out and race home to a TV? This is clutter. These are distractions. With a minimalist mentality, you are free to slow down, take in more of life, and make it work more for you.

If you have a thought such as, ‘Life is too difficult and I can never be happy’, replace it with ‘Life is beautiful and happiness is all around me.’ If you think, ‘I need to buy a $15,000 watch to be happy’, replace it with ‘I am happy with the $100 watch I have for it shows me the time just like any other watch.’

Likewise, analyze the different beliefs you nurture and evaluate their influence on your mind, personality, and life.

If a certain belief adds to your stress and keeps you from being your best, you can replace it with something positive. Make that change so you nurture a happy, positive, and empowering mindset. As you grab better control of your thoughts, you will find it easier to control your temptations as well and stick to your minimalism goals.

An excellent way to achieve these goals is mindful meditation. Just the word meditation scares some. It fosters thoughts of trying to sit in a dark, empty room with a candle burning and soft music, all while you try to stop thinking about work, or friends, or your relationship.

Don’t think of meditation this way. Meditation can be as simple as taking five minutes of your day to step outside and enjoy some fresh air. It can be as simple as a few moments of quiet time with little, or preferably, no input. It can be a walk around the grounds of your place of business at lunch.

Mindful meditation centers your focus on your needs while quieting the ‘voices’ or thoughts that swirl around in our minds. Remembering to breathe deeply during meditation increases oxygen flow and helps you to clear your mind and focus on your needs, reduce mind clutter, and find peace in your day. This mindfulness is a natural fit with the minimalist mentality. By reducing the clutter in your thoughts, remember reducing clutter is at the heart of minimalism, you open your mind to a new focus. It allows you to be prepared for new ideas and keeping your concentration on your needs. It allows you to step back and identify your needs and wants, separate them appropriately, and act toward your goals and highest good.

Chapter 4: Adding Minimalism to Your Home and Office

> “Reduce the complexity of life by eliminating the needless wants of life, and the labors of life reduce themselves.” —Edwin Way Teale

It is indeed our needless and pointless wants that add complexity to our life and it is these wants minimalism helps us to eliminate to simplify and clarify our lives. To do that, it is crucial to apply minimalism to your home and office to get rid of the meaningless clutter in the environments in which you spend the majority of your day.

Bringing Minimalism to Your Home

As a point of reference, many Japanese homes are designed with a minimalist mentality.
While it may seem a little difficult to bring minimalism to your home, the task is actually quite simple. Just as you learned to rid your mind of unnecessary and unconstructive thoughts, you need to do the same to your home.

In this case, you need to discard distractions and excess from your house that you no longer need and those that serve no meaningful purpose to you. The characteristics of a minimalist home are:

- Minimal furniture
- Clear surfaces
- Quality over quantity
- Out of sight storage
- Accent décor
- Subdued colors
- Simple window treatments and patterns

Let’s take these one at a time.

Minimal furniture

A minimalist home doesn’t mean two pieces of furniture and a mattress on the bedroom floor. What it means is keeping your choices centered on your needs, rather than your wants. The house I grew up in had a living room

with a couch, two chairs, a coffee table, and an end table next to every seating area. Much of this was excessive. It was the antithesis of minimalism. There was art on the walls covering most every open space. Anytime my parents purchased new art, we moved the old art to another location and replaced it. We didn't sell it. We didn't store it. We just rehung it somewhere else.

A couch or loveseat, a couple of chairs, and maybe two end tables and everything you need are covered. Now, without the coffee table, you've opened up the room giving it a more open and airy feeling. Reduce the amount of art on the walls. This may seem simple but clutter is a form of visual distraction. Lots of art and pictures on the walls become a distraction. It doesn't lend itself to a relaxing environment. With just a little less furniture, you have reduced distractions and stress. And as an added benefit, you now have less housework as you don't need to dust quite so many items.

Clear surfaces

Keeping your countertops cleared of any unnecessary items removes the visual clutter. Many of us keep several kitchen gadgets on the counter, ready for use at the drop of a hat. The trouble is, aside from the coffee maker, the toaster, and perhaps a juicer or blender, most of these items go unused much of the time. If you own a bread machine, for instance, is there truly a reason to keep it on the kitchen counter? You could utilize out of sight storage and place several of these kitchen items in that storage and only pull them out on the 2-3 occasions per year that you actually use them.

The same is true for the rest of the home. The bathroom countertop in most homes is fairly cluttered. Reduce this clutter to the things you need each day to begin and end your day. The floors are another example. That magazine storage bin beside the couch, that is full of magazines you probably hardly ever read, is just something you have to sweep, vacuum, or clean around. The old wicker basket with dried grass, a nice accent when you got it, is now old and passed its prime. These are things and ways you can reduce the clutter around your surfaces. Otherwise, they are just things that sit there, collect dust, and need to be cleaned and cleaned around.

Quality over quantity

As self-explanatory as this may seem, let us take a look at this. This goes to the basics of minimalism. Needs vs. Wants. Needs represent quality. These are the items you need in your home to function like the coffee maker, the toaster, the juicer, etc. The quantity represents the wants. The bread machine, the canisters with flour and sugar, the under the counter radio that was old 15 years ago and is sorely outdated now, the lazy-susan on the dining table that has the salt/pepper/toothpicks/napkins on it. These are things that are unnecessary for your daily living. In the living room, you might have four chairs, a sofa, four end tables, and a coffee table. This is excessive and cluttered. This is quantity over quality. Instead of spending the money to have so many chairs, spend less and get two better chairs. One thing a minimalist lives by is ‘Less is more’.

Five living room chairs represent over a thousand dollars. What if that same thousand dollars was spent on two quality chairs. Now you’ve reduced clutter, improved the look of your home, and de-stressed your mind. You

also now have two chairs you are more proud of, rather than a cluttered living room with almost half a dozen older chairs.

Out of sight storage

This is a big one. Pick a good storage area or two and dedicate them to helping you declutter. Keep them organized! Don’t just throw things in there and pack them in. Make a list of what you put in there so you don’t have to go through it looking for something. Put things in there in an organized fashion, keep the list up-to-date and use them. If you don’t have the amount of storage you need, consider donating some of your things to the needy or to charity.

Most of all make sure the storage is out of sight. You don’t want it to be something you look over at occasionally and think about how cluttered the closet is.

Accent décor

This is simple. Keep it simple. And that’s the mantra. Keep it simple. Again, clutter is a form of visual distraction. A few well-placed pieces of art pull more attention than a wall full of it. Decorate with small accents, well placed. Remember, less is more. By not purchasing a lot of accents, you save money to purchase a few nicer styles. Placed well throughout the home, this reduces clutter and makes a more artistic presentation.
Again, less is more. Keep it simple.

Subdued colors

By this, we don’t mean to reduce color choices or infringe on your own personal artistic expression. I lived in a home once in which every room was painted a different color. You can imagine what the ‘paint storage corner’ looked like in the garage. But it also translated to having several different styles and color of décor. This led to an excessive amount of supplies, decorations, and window treatments.

If you’re repainting, consider what is popular in your area. Country French Grey is popular in central Texas, for instance. Utilizing this knowledge helps to reduce stress and clutter, and can increase the resale value of your home. Certainly, you don’t need to paint every room the same color. But less color choices ties the home together better and reduces that cluttered feeling.

Simple window treatments and patterns

Speaking of window treatments, have you ever been shopping for a new home and the pictures show huge drapes or specialized blinds? It seems daunting, doesn’t it? Keep your window treatments simple and reduce the patterns. I’m not suggesting venetian blinds or your daughter’s old Little Mermaid bed sheet thrown over the window. But some simple window treatments in subdued colors with minimal patterns reduce the need to add tie-ins in other rooms and serves to declutter the entire home. Remember, blinds and shutters need to be dusted between each slat. That’s a lot of extra work for a fancy and/or excessive window treatment.

Here are some suggestions to go about implementing these ideas:

Start by picking any one room or a small corner in your house you feel is cluttered.
Whatever you do, don't try to take the whole house on at once. This would be a daunting prospect for a seasoned and practicing minimalist. It would be next to impossible for someone just dipping their toes in and trying out a new lifestyle.

Begin in a single room with large items such as furniture or tables. Take an assessment of what you have vs. what you need and compare that to your wants. It shouldn't take long for you to complete this assessment. Then, trust yourself. The wants are the excess. These are distractions.

Let's say, for instance, you chose the office to begin your work. Start with the computer desk. How many lamps are around it? Is there also one on the floor? And perhaps there is another one on the desk? Do you have a basket for storage of the discs that you rarely use anymore? How many chairs are in the room? Is it truly an office or does it double as another use room as well? Is there a shelf or shelves on the wall or standing on the floor that has become a collect-all area? Minimize and declutter. Have faith in your decisions and learn to recognize when something is simply sentimental and occupying space or when it is a necessity to your everyday life.

Perhaps begin with the shelves. Clear the surfaces. Take off everything from that shelf and dust the shelf as well as all the items. Put everything up that has a place, as everything has a place and everything in its place.

If it doesn’t have a place, make one for it. Replace the necessities back on the shelf and store the excess. You could even box it up if you choose to donate it to a worthy charity.

Go over each item and assess its importance to you. Ask yourself questions like: Do I need it? Is it still important for me? Do I have anything else that serves the same purpose? Will I need it if I discard it? When was the last time I used it? If you pick up a pen and you did not even know it was lying there, chances are you don’t use it often enough for it to be just lying there. Certainly, we all have our idiosyncrasies. Personally, I like writing utensils. I can’t seem to have enough of my favorite pen. My significant other is the same way about eyeglasses. She likes to have a pair in every room. These are steps we don’t have to tackle all at once. And perhaps you want to keep one or two items that are excessive to you. We all have that crutch. That one thing. This is not a deal breaker. Just make sure it doesn’t permeate your entire life. Keep it simple.

Analyze all the other objects in a similar manner and put the items in either the ‘donation’, ‘giveaway’ or ‘discard’ boxes if you wish to donate them, gift them to someone, or toss them in the trash if they are in poor condition.

Remember to toss out everything you have in surplus, things you no longer need, things that bring back any bad memories, and things you have not used in years. If you have two vases of the same kind, give one to someone else. If you have 10 notebooks and you know you won’t write enough to use even four in a year, give away five or six of them.

Clear the entire shelf using this procedure and then neatly organize all the things you decide to keep. If you can find another place for the few items you are left with, do so and perhaps you could just take that shelf down and give it away too if it doesn't serve you any good. Clutter is a form of visual distraction.

Now that it is done, take a day or two and rest after this mild wave of de-cluttering and organizing because this too can make you feel overwhelmed. Next, move to a bigger project such as de-cluttering an entire room. This way, you continue de-cluttering and organizing your home. While you do, scan it for any unwanted objects every few days to ensure you don't bring any more clutter in. The best place to end clutter is before it hits the home. Before you buy it, receive it, take it, or grab it to take home, think about where it will be displayed. How will you use it? Is it a necessity? Can you live without it? Is it helping you work toward your goals and maintain a minimalist mentality? The answers to these questions will help you stop clutter before it even hits your doorway.

Remember to start with one room and one room only. Don't overwhelm yourself. Begin with the bigger items and methodically, work your way through the room. Have your out of sight storage established with a list posted. Perhaps you could even hang the list just inside the door of the storage area. When you find something in the starter room that is excessive or unneeded, take it directly to the out of sight storage, place it in an organized fashion, and mark it on the list…preferably with its location in reference to the door or entrance to the storage area.

Applying Minimalism to Your Office

This section could be a book in and of itself. How many times have you been reminded a project or quote was due that afternoon or the next day only to find it under a pile of paperwork on your desk. Or fielded that call from a customer phoning in because the message telling you they called earlier was lost somewhere on your desk?

You can apply minimalism to your office in pretty much the same manner as you did to your home. Scan your workspace in depth for any item that is in bad condition, any document or thing related to a project that is closed and that you no longer need.

If you have 5 folders and you don’t need all of them, keep two and offload the rest. Put them back in the office supplies closet or utilize them to help you organize. If there are documents pertinent to an old project lying around, discard them if you have soft copies and can dispense with the hard copies. If you can’t, utilize a folder, organize them, and file them.

Use In, Out, and Pending boxes. If it doesn’t belong in one of those boxes, dispense with it.

Look at your desk setup. Are there redundancies? I caught myself once with a stapler on my desktop and another in the bottom drawer of my desk. Look for things like this. I used to keep a dish of paperclips on my desk. The area to get paperclips wasn’t 20 feet away from me. Was I really saving myself any time by not getting up to walk 20 feet to get a paperclip? We should all stand up and walk around for a few minutes each hour during work anyway.

It’s good for your health and concentration. Is your phone placed on the desk next to where the wiring comes through? Or is it on the other side, leaving strings of wires stretched across your desk? In my line of work, I needed a pen AND a pencil, as well as a protractor and separate eraser. Keep only what you need and keep them together. There is no need for having five pencils, two pens, and two erasers. The office supplies are not likely far away, so when you run low or out of something, simply get up and go get another. Minimize the clutter on your desk and you will find you work more efficiently, timely, and with greater concentration.

Look for any element in your office that demotivates you, distracts you, or keeps you from working with real interest and concentration. For example, if the color of the walls is too dreary, bring in a plant or some brightly colored flowers to help rev up your spirits. Personalizing your office, without cluttering it, will help your day run more smoothly and make your office more inviting. And you will be amazed at how much it improves your work. You may think you’re already doing the best possible job you can. But reducing clutter not only looks good to the boss, it makes your job easier. Even if you are doing the best job possible, making that job easier would be advantageous at the very least. By reducing clutter in and around your desk and office, you have made a more inviting and productive workspace. This allows you to concentrate more effectively and will likely lead to completing projects ahead of schedule, or at the very least on time. This frees you up for taking on more projects and propelling you ahead in your job or allowing you more time to put the finer touches on the projects you have and again, propelling you ahead in your job. Make your environment positive so you become motivated to work smarter and more relaxed every time you sit in your office.

When applying minimalism to your office space, it is equally as important to find ways to take a minimalistic approach to your daily work routine.

Most of us like to have a few sips of water throughout the day. Do you walk to the fountain every time or bring in a covered mug and fill it with water? An added benefit to the minimalist mentality is work communication. When you are emailing a coworker or customer or discussing a project, don't use excessive terminology. Keep your emails short and to the point. Cover all of the essential ideas and hit the Send button. Don't be excessive in the size or number of communications. Also, use folders in your email app. File specific projects in their own folders and keep all pertinent information there. When the project is complete, you can either offload the information to a disc or delete it entirely. Obviously, some projects can last months and deleting is not an early option. But archiving always is. And this frees up space on your computer as well as in your mind. When you log in each day, you don't see that same folder popping out at you. Because you have placed it in out of sight storage until it is needed again or can be deleted entirely. As stated before, minimalism in the workplace is not all that different than minimalism at home. Everything has a place and everything goes in its place. The difference is that utilizing a minimalist mentality at work could actually improve your results and lead to higher pay, greater accolades, and a more relaxed work environment.

Minimalism and Your Work Routine

Understand one thing — you need not to work as much as you think you need to. Mostly, we burn the midnight oil because we have many materialistic goals to pursue, many of which don't add value to our life. Another reason we burn the midnight oil is because we were not working smart. We were working hard. Many of us have heard the line "Work smarter, not harder" and it is fairly self-explanatory. But have you ever really considered what it means? We spend a lot of our time at work putting out fires or chasing loose ends to wrap up a project at the last minute. Why? Did we not have the time needed to complete the project or did we misuse the time we had?

It is common for most of us to be undertaking more than one project at a time.

Remember this phrase:
Multitasking is a fancy word to describe doing several things poorly at the same time.

Yes, I know there are many of you who feel you are adept at performing more than one task at a time. But we are not talking about grabbing a coffee cup as you use your butt to close the refrigerator door. We are talking about projects that someone else has entrusted you to complete. And if we are multitasking, we are telling that person their project is not worthy of all of our attention. We are telling them we can devote only part of ourselves to that task and still expect to perform it well and on time.

In essence, we are insulting that person. As an example, how do you feel when you are speaking with someone and you suddenly realize they are scrolling through their phone? They are multitasking. They will tell you they are listening to you, but you know better. When you take on a project and devote only a portion of yourself to it as you do other projects, you are saying the same thing to the person who entrusted you with that project. You are telling them, “I know you need this ASAP but I can devote only part of myself to this and continue with these other items and still get it done.” In essence, you are telling them you believe their request is beneath you since it doesn’t even require your full attention.

Research has shown that our brains are not as good at handling multiple tasks as we think they are. In fact, some researchers have estimated multitasking reduces our productivity level by as much as 40%!

There was a time when it was believed that multitasking was a good way to get more things done. You’re doing more than one thing so you’re bound to get more done, right?

Wrong. Recent research has shown that as we switch from task to task, productivity decreases. In our brains, multitasking is managed by something called mental executive functions. These mental executive functions control and manage other cognitive functions and processes and determine how and when and in what order certain tasks are performed.

According to researchers Meyer, Evans, and Rubinstein, there are two stages to the executive control process.

1. The first stage is known as "goal shifting" (deciding to do one thing instead of another).
2. The second is known as "role activation" (changing from the rules for the previous task to rules for the new task)

Switching between these tasks may only add a small amount of time, perhaps as small as a tenth of a second. But this adds up over time. In a standard workday, doing three to four different tasks and switching between each several times could add minutes, if not hours to your workload. This may not be such a big deal if you are doing something light such as folding laundry and watching TV at the same time. But if your job has safety hazards and procedures, multitasking could mean the difference between an average workday and a trip to the emergency room. Driving along an interstate highway and looking for a specific song on your iPod or checking that text message could mean the difference between life and death.

Research Suggests Multitasking Impacts the Brain

As it happens, researchers have found even people who are considered heavy multitaskers are not actually very good at multitasking.

In one 2009 study, Stanford University researcher Clifford Nass found that people who were considered heavy multitaskers (doing several things at once) were actually worse at sorting relevant information from the irrelevant details. This is especially surprising as it was assumed that this would be something heavy multitaskers would actually be better at. But that wasn't the only problem these high multitaskers faced. They also showed greater difficulty when it came to switching from one task to another, and were much less mentally organized. What was most frightening about the results, Nass later suggested to NPR, was that these results happened even when these heavy multitaskers were not multitasking! The study revealed that, even when these chronic heavy multitaskers were focusing on just a

single task, their brains were less effective and efficient. "We studied people who were chronic multitaskers, and even when we did not ask them to do anything close to the level of multitasking they were doing, their cognitive processes were impaired. So basically, they are worse at most of the kinds of thinking not only required for multitasking but what we generally think of as involving deep thought," said Nass.

Further research has suggested to offset these detrimental effects of multitasking, you should limit yourself to no more than two things at once. Yes, it is still multitasking. But in the society we live in, it is quite difficult to get through a single day without multitasking to some degree. As a minimalist, it will work to your benefit to keep it simple, limit yourself to only two projects simultaneously, and be aware of what you are multitasking. Try not to let one get behind or out of hand in favor of the other. Be aware of what you are attempting to accomplish and remain focused on that. The truth is, it would be better to take on a project, work it through to completion, and return it finished before moving on to the next. That is not always possible in our society. So be cognizant of what your goals are. As you move through your day, recognize the various levels of multitasking as they occur and take steps to prevent one or more things from being forgotten or not given the full attention they deserve. Look for ways to streamline the process using the minimalist mentality and you may find that multitasking is unnecessary as you now have the time, as a minimalist, to complete each project on its own before moving on to the next. Remember the basics of a minimalist mentality and remain focused.

Understand that you do not need things and an overabundance of money to be happy and successful in life. If you have already identified your goals in life or the things that add passion and meaning to it, focus on fulfilling them and work only as much as you need. If you are passionate about your work,

find happiness in that attitude. By all means, keep working hard, but even then, remember to set certain work hours.

Decide on the number of hours you need to work and make sure you stick to that unless otherwise necessitated by outside stimuli or demands from the job itself. We all know what overtime is and realize sometimes it is necessary. Just try to keep a close eye on how much you work as opposed to how much you relax.

Learn a new approach or technique to implement minimalism in your life? Share it by leaving an honest review here.

Chapter 5: Incorporating Minimalism into Your Clothing, Food, and Transportation

Minimalism and Clothing

“Honey! Where are my blue slacks?!”
“They’re in the washer, sweetie! Remember I ran a load before we went to bed last night.”
“But I have that presentation today and I wanted to wear the blue and white striped shirt with a blue tie over the blue pants!”
“Well, I’m sorry. They’re still wet.”

Have you heard this before? Have you lived this before? Haven’t we all?

Now, let’s look at it from a minimalist standpoint.

If this couple lived with a minimalist mentality, he might have had beige casual business slacks. These would cross-reference to almost any color shirt, tie, and even blazer.

Utilizing cross-matched clothing can free up both men and women to have more time in their mornings, an easier time of getting ready, and save significant money.

Have you ever been shopping for a home and were looking at pictures of the interior of the home? Inevitable, in the larger homes, there is a large walk-in closet in the master. I’ve seen some of these closets with two, three, and even four dozen pairs of pants hanging. There are another four dozen

shirts to accompany with about two dozen blazers and twice that many ties. And on the women's side, there are pantsuits, dresses, exercise wear, active wear, business casual, lounging, and many shoe trees. And we haven't even touched on the jewelry, watches, etc.

Imagine the money saved if there were three to four pairs of pants, two color blazers, and about a dozen shirts (with several white ones thrown in) to choose from?
How much time do you spend each morning not just getting ready, but actually choosing what you will wear?

We don't need as much clothing as we own. Nor do we need as much as we think we do. According to experts, our clothes (including undergarments) that can fit into two traveling bags are enough for us for a full year. When they grow old or worn out, buy new ones and take care to discard or donate the old stuff.

Everyone's wardrobe could use a nice makeover. And although I am not suggesting we all go out and buy new clothes. I am suggesting with a few minor purchases you can actually save time and money in the long run.

Scan your wardrobe in detail. Are there items you've not worn in a year? Get rid of them. One man's junk is another man's treasure. If you haven't worn it in a year, you likely will not need it or wear it in the next year. Also, get rid of any item that does not fit you anymore, does not look good on you, does not make you feel comfortable, or has become too worn out.

Let’s break that one down. If it doesn’t fit, do you expect it to? Are you dieting? Or is it too big and you expected to suddenly gain weight? One way to reduce clutter is by removing those articles of clothing you look at every morning and think “One of these days I’ll get back into those jeans.” And you just might. I told myself that for decades. But eventually, I finally gave them to my nephew. Be realistic. Be honest with yourself and it will help you reduce clutter.

Does it look good on you? Well, the answer to that is simple. If no, donate it. If yes, it’s a keeper. No brainer. Just make sure you don’t decide all 20 pairs of those pants look good on you.

Does it make you feel comfortable? Well, again, sort of a no brainer. If it does, and you don’t have 10 more just like it, then perhaps you could keep it. If it doesn’t feel comfortable, then the question here would be why do you still have it?

Does it look good on you? This one is a bit subjective. Sometimes we think things look good on us and they don’t. Or vice versa. Again, be honest with yourself. If it looks good and you don’t have 15 more, perhaps it’s a keeper. If it doesn’t look good on you, I think the pertinent question here would be “Why do you still have it?”

Donate or discard the clothes and accessories depending on their condition. Your wardrobe will suddenly look much cleaner and spacious than before, and you will be surprised to see that the clothes and accessories that you are left with are actually the ones you mostly wear and like.

Organize all the items you decide to keep in your wardrobe. Every time you think of buying a new clothing item or accessory, ask yourself if you already have something that serves the same purpose. If not and you do decide to buy that item, get rid of at least one thing from your wardrobe that you will not use much. This way you will keep your wardrobe nice, neat, and clean and stick to your minimalism goals as well.

One men's clothing designer suggested a simple pair of charcoal grey slacks. They are effective in the work environment, that last minute dinner date, and unexpected lunch with friends, or a quick trip to the market. It's all about cross-matching and accessories. A single pair of charcoal grey slacks could be the base of every outfit you wear throughout an entire week. Obviously, they would need to be washed. Choose a smart shirt for work with a blue blazer and business shoes and your set for the office. Same pair of slacks and throw on a white shirt and a leather jacket with business casual shoes and you're ready for lunch with the buddies at the sports bar. Replace the shirt with a casual Oxford, throw on a casual blazer and some casual shoes and you're set for that date Saturday night. And it was all done with one pair of slacks. A scarf can go a long way to tying in different articles of clothing. Try to go for logo-free clothing, as this ties you to something. It could be a recognizable brand of casual wear or a sailing ship or a duck's head. But that logo says something and most of the time, you want you and your clothes to speak for themselves. Not the logo emblazoned on the shirt or back pocket of the pants.

The same is true for women's clothing. A single pair of slacks can mix and match with many different styles and colors. Choose something in greys to match almost anything. A good beige always lends itself well to other

colors. You can change the entire presentation of a pantsuit or dress with a scarf, a belt, or even a couple of pieces of jewelry. Blues are a good choice as they cross-match well and generally enhance your natural colors, such as the eyes and skin. A woman can take one dress and make several outfits out of it by utilizing a blazer one day, a scarf on another day, a belt and jewelry on another day, or just the dress on yet another day.

I’m not saying to reduce your wardrobe down to one dress, a blazer, a scarf, and two pairs of shoes. Likewise, for the guys, I’m not saying to try to work a fulltime job and have a personal life on one pair of pants, three shirts, a blazer, and a leather coat. For convenience alone, we need more than that just to keep from washing every night.
But a few articles of each with some smartly chosen belts, shoes, blazers, scarves, and the like can stretch what looks like a single days’ worth of clothes into a weeks’ worth of business, casual, and active wear.

Minimalism and Food

Oftentimes, it is not our hunger, but our unnecessary temptation to eat more that makes us devour our food. To stay healthy and fit, slowly rid your life of such temptations. A good way to do that is to buy only as much food as you need and not stock for the entire month in advance.

How often have you stopped at the grocery to buy a pound of hamburger for dinner and found cost savings for buying 10 pounds instead? Often we take advantage of this sale. Now you have nine more meals to plan around that single item. You have nine pounds of extra hamburger in your freezer and you spent $30 more than you intended to.

When doing your grocery shopping, buy only a few dry food items and only the staple food items you are sure you will use within a week at the most. It is best to buy food daily or every other day, but if that becomes hectic, buy on a weekly basis. Avoid grocery shopping on a month by month basis because often that makes us stockpile food we don’t really need, which then creates more clutter and waste.

Go through your fridge, pantry, and kitchen cabinets and look for any items that have gone bad. Discard them and make it a mission to use all the leftover ones within the week. Do not buy any more items until you have used them. This way you will waste less food and stay healthy. One rule I try to live by is when I make a list for the grocery store, I shop my freezer and cupboards first to see if I have any of the items I need already in stock. This helps me keep my budget down, allows me to minimalize, and cuts down significantly on waste.

As for your diet, there are several aspects to a minimalist mentality that will not only improve your diet and save you money but also make you healthier in a relatively short period of time.

First, eliminate processed foods. They're generally high in sodium and often go bad before the stamped date. These include, but are not limited to, processed lunch meats, vegetables that are already prepared with a sauce or seasoning, breads, pastas, and ready-to-eat meals. Frozen and canned "dinners" are a wealth of sodium, processing chemicals, preservatives, and unwanted ingredients.

"What do I eat to save time then?!"

Instead of buying processed lunch meats, buy a turkey breast. Bake it on Sunday, slice it into sandwich style slices, and you have fresh turkey sandwiches for the entire week. Instead of chips, pick more healthy options. When my son was in high school, I had a Sunday ritual. I would prepare a small sandwich baggie with cleaned and cut up celery and carrot sticks. We bought a turkey breast each week and he took a turkey sandwich and substituted the celery and carrots for the chips. We also had fresh fruit to go with this smart lunch and he took a healthy drink to wash it all down. He had energy throughout the day, never had a weight problem, and ate better than 90% of his classmates.

The important thing is to utilize balanced nutrition and for the minimalist, easy prep. Be resourceful with your ingredients. Mix things up a little. If you don't like carrot or celery sticks perhaps cucumber and lite vinaigrette.

When you make a smoothie, make several and store them in the refrigerator for the week. Mix up the ingredients you put in your juicer. Most everything on earth is made up mostly of water. If it will fit in the juicer, try it mixed up with other things for variation. Melons are made up mostly of water and lend themselves well to juicing. Who knows what fantastic variations you will come up with!

It is equally important to drink a lot of water. Some research suggests consuming half of your body weight in ounces of water per day. So if you weigh 150 pounds, then you would drink 75 ounces of water per day. This may be too much for some and not enough for others. It depends on your activity level, the nature of the activity, weather, and several other factors. But the baseline thought is the same. Drink lots of water.

Another good practice for the minimalist mentality is Intermittent Fasting. This does not refer to eating only every other day or something as drastic. Intermittent Fasting refers to eating, usually, two meals a day. Consume a healthy lunch around 11:00 AM to noon, then a healthy dinner around 6:30-7:00. Then you fast from 8:00 PM until 11:00 AM the next day. First, by eliminating breakfast, you have saved the money on the groceries necessary to have that breakfast. This helps your digestion and enhances certain chemicals in your body to utilize this fasting time. Fasting has been shown to be of great benefit to our bodies when completed properly and with intelligence.

Many meats are simply not good for you. Studies have shown red meat can cause heart disease and pork also isn’t the best option. The best meats to consume are lean meats, in moderation, and fish. In the case of fish, it is

important to stay away from bottom dwellers. These are the garbage collectors of the water world. Catfish, lobster, crab are all bottom dwellers that feed on the waste found at the bottom. I know a lot of you love lobster and crab. But these are high in fat content and, as I said, feed on garbage. Stick with salmon and other cold water fish for the freshest and healthiest ingredients. On another note, most vegetables contain 20%-45% protein. So if you choose to limit or completely eliminate meat from your diet, you can make up the protein in other ways. For instance, any legume and grain mixed make a complex protein. Beans and rice, refried beans and a tortilla, pasta and snow peas are all complex proteins.

On a minimalist diet, it is also important to consume supplements. A multivitamin, B-complex, and fish oil (salmon or krill) are good for your maintaining energy, vitamin D, and good for your heart. Avoid supplements simply labeled “Fish Oil” as these can have any kind of oil from fish. It could be catfish, carp, or any other edible fish. Stick with salmon or krill oil as these are both cold water fish and much healthier for you.

A good smoothie or juice drink is better than a chocolate shake from the corner malt shop. Imagine drinking a good, cold, thick shake that actually gives you energy, enhances heart health, tastes great, and doesn’t leave you feeling bloated?

That’s the difference in an ice cream shake and a good juice drink. Even as a minimalist, one kitchen gadget that would be beneficial is a good juicer or blender. Combining several vegetables and fruits can produce one of the tastiest drinks you’ve ever had. It can serve as a substitute for a meal, a healthy snack between meals, and a brilliant way to use those bananas or

avocados before they go bad. Throw in a carrot, some spinach, a little flax seed, and a peach and you have an amazing meal or snack.

Exercise is essential. As a practicing minimalist, you will find more time in your day to accomplish enough exercise to keep you healthy and fit. It doesn't mean you have to go to the gym and lift weights for an hour three times a week. Many years ago, I was diagnosed with Type 2 Diabetes. The first thing my doctor told me was to walk briskly for thirty minutes a day. That, and the help of a refreshed diet and weight loss, eliminated that diagnosis from my life. I no longer need medication for the disease.

Just walking for 10-20 minutes each day is enough to improve your health exponentially. You can throw in a light workout if you so desire. One of the fittest, healthiest, and well-built people I know only works out about 20 minutes a day. Sometimes, he only does an 8-10 minute workout! Once you have achieved your goals, maintaining them is much simpler.

Combining a healthier diet with 20 minutes or less of walking or a light workout each day will give you the body appearance and healthier lifestyle you have longed for.
Try to walk about 3-8 miles a day. This may seem a lot. But consider a block is about a tenth of a mile. Just walking to the end of your block and back and you've almost cleared a quarter of a mile. Once around a 10 block region and you have walked four miles. It isn't as hard as it sounds and goes much more quickly than you would think. In addition, this can double as your mindful meditation time. Use the time walking for thoughtful interface with you. Use the time to consider changes you can make to your life to expand your minimalist mentality. Use the time to quiet those fringe

thoughts and remember to breathe deeply. You will return with a refreshed attitude, more focus, and ever so much healthier than when you began.

Although this isn't necessarily "diet", sleep is something a minimalist should be keenly aware of. You will find, with healthier living, that you may need less sleep than before. It is often the case with people who make these changes. You will definitely find you sleep more soundly and fall asleep easier. If you do find you need less sleep, be aware not to push yourself too much. A deficit of sleep is detrimental to your health. One study found that every minute you stayed up after midnight was a minute of sleep you would never get back.

Another added benefit of a healthier diet and better sleep is stress relief. Couldn't we all use some relief from stress? Since our body literally runs on what we put in it (food, water, etc.) then it stands to reason that diet is directly connected to our health, however good or bad it may be. Part of the idea behind minimalism is less stress. By adjusting your diet, exercise, and sleep patterns to lead a more minimalist lifestyle, you will naturally reduce the everyday stress that you feel.

And here is the kicker. Can you do without alcohol? This is a tough one for most. But let's look at it logically. It is a depressant. It is the same as drinking one real sugar soda after another after another. It leaves you feeling sluggish the next day. And sadly, sometimes leads to even further trouble legally or physically.

Ernest Hemingway famously said "I feel sorry for people who don't drink. When they wake up in the morning that's as good as they're going to feel

all day.” I would respectfully like to turn that around on one of the greatest writers of our time. I feel sorry for Mr. Hemingway. Because when he awoke in the morning, he already felt worse than people who don’t drink will all day. And he felt he needed the alcohol to feel better. I eliminated alcohol from my diet about 5 1/2 years ago. It has made a huge difference. The money savings alone is in the thousands. But how many times have you had a beer during the game and then had to run out to grab something at halftime and saw a police officer? Did you jerk? Did you get worried? How often has one or two beers or cocktails turned into several with a trip to the store to restock after you’ve had more than you thought you would. The health savings is, quite simply, immeasurable. Most company insurance policies now charge an added premium for smokers. This is to be expected since smokers call off work more often than any other group. They get less work done throughout the day. And they’re generally more stressed at work. In short, they are at greater risk for health problems. The same is true of alcohol. The day after the Super Bowl, 1 out of every 5 people calls in sick to work. Why? The Super Bowl ends well before 10:00 PM so it isn’t like they’re staying up extraordinarily late. I suggest it is because they drank too much. Alcohol reduces productivity, clarity, focus, good health, and life expectancy. The argument is there to quit. But as a former consumer of alcohol, I understand the allure of it and the difficulty of giving it up.

Suffice it to say, I would suggest you look at your alcohol consumption with the same minimalist mentality that you observe the rest of your life with. And leave it up to the reader.

Minimalism and Transportation

While you think you need your own car to commute easily and save money spent on public transportation, many minimalists think quite the opposite. Mostly, minimalists believe that investing in cars only adds to your financial pressures and stresses, and comes with the responsibility of keeping the car well maintained and protected against theft and episodes of vandalism. This adds to their pressures and makes life difficult for them, which is why they prefer choosing public transport or services like Uber in place of buying their own car.

Our society has made it more and more difficult to get from point A to point B without the use of a car; we have become desensitized to the true cost of owning one.

Recent studies have shown that as much as one-third of your yearly wages go to maintaining automobile ownership. This includes the original cost of the car, maintenance, and the other ancillary costs of owning a car. How many oil changes does your car need per year? Is it three? Or four? At a cost of around $50 each, it adds up quickly. Most states require you carry some form of insurance on your car. The tires wear out, the timing belt needs replacing, a headlight went out, it got a nasty ding from the grocery store parking lot, the windshield got cracked from a rock, etc.

Look at it from a stricter standpoint. Let’s just say you get paid every two weeks and it is $2,100. Now, as a car owner, we immediately take $700 of that away from you. Essentially, over the life of the car, that is what is happening. We used to only use the car for longer journeys. Now we jump

in the car to go a half mile to the dollar store. We use the car to go a mile to see a friend. Why not ride a bike? The cost is miniscule in comparison and goes directly back to your healthy lifestyle. Walk that half mile to the dollar store. With a minimalist mentality, you've earned that extra time by minimizing other aspects of life that were wants and desires rather than needs. What if you need a package of hamburger buns and instead of jumping in your car, you ride your bike that half mile there and half mile back. At up to 20 miles per hour on a bike, you really haven't lost that much time. And if you use the time for mindful meditation, you've lost none. You have also combined two tasks and gotten your daily workout completed, and the money savings was significant. By using your car less, your health savings has increased exponentially, and the savings to your wallet are incalculable. You didn't burn the gasoline (a wondrous help to our environment), you didn't add wear and tear to the car, you didn't wear your tire tread down further, you are no closer to needing an oil change than before you left, and it is entirely possible that you also avoided a future appointment with your doctor because you are exercising more. What's more, many of us own the car we own as a status symbol. And as such we find it at times rewarding, but also a point of stress as well. Have you ever purchased a new car only to find out your friend did also and you like theirs better? Or purchased a certain car because your friend had one and you fell in love with it? Or simply purchased your car using what was popular at the time as your guiding force? These things all lead to spending more of your hard earned wages on something that lends itself well to helping in a minimalist lifestyle, but often is the monkey wrench in the gears of that same lifestyle. The true cost of owning a car is significantly higher than we've ever imagined. And it continues to rise each year. When 1/3 of your

yearly income is somehow tied up in one thing, your car, can it truly be considered a need? Or does it begin to suspiciously resemble a want?

I am not advocating everyone go out and sell their cars.

If having your own car does not really matter to you and it is not one of your goals or something you feel really adds value to your life, give up on this need for a while too. You can save that money and use it to pursue any of your other goals.

Oftentimes, the commute distance that we have to travel isn’t big enough to really use any transport. Build the habit of going places by foot. This not only keeps you healthy but also helps you save money and stay true to a minimalistic approach.

Chapter 6: Bringing Minimalism to Your Finances and Relationships

Your finances and relationships both play quite an important role in your life. To live a well-balanced and happy life, it is only right to apply minimalism to these two areas.

Here is how you can do that:

Minimalism in Finances and Expenses

Simplifying your finances and expenses is a crucial part of becoming a true minimalist. You need to earn more than your expenses to live a comfortable, minimalist life.

Take out all your finance and expense related documents and go through your basic expenses in depth. These should include utility bills, food, grocery, rent, transportation, medical, and clothes. If there are any other expenses, add them to the list.

But I would carry this even a step further. In a Business Law class I took many years ago, we were tasked with a project. For one complete week, we were to write down every single expense we incurred. Not just the bills or the groceries or the sodas.

Every. Single. One.

Right down to the penny we spent on gum and the dime for a telephone call (I'm really dating myself now) to the car payment and everything in between.

The result was eye-opening, to put it mildly. If you were to take on this exercise, and I would suggest now to do it over a two week period, you would be horrified at where your money goes and for what. Most of us, when figuring our finances each month, don't even think to include that trip through the Starbuck's drive-thru, or the Coca-Cola we bought at work, or the candy bar we grabbed when our blood sugar ran low, or spending fifty

cents to air up a tire. But when you sit down and add it all together, it often is higher than a car payment!

A minimalist mentality is one that identifies and eliminates the excess from our lives in favor of the needs that help us achieve our goals.

I challenge you, the reader, to spend two weeks and religiously write down every single penny that leaves your hand, no matter what it was spent on.

At the end of those two weeks, I can promise:

1. You will be a little embarrassed
2. You will be shocked and amazed at where your money is actually leaking.
3. You will immediately want to make changes, and
4. You will have difficulty sticking to those changes.

We all want that Starbuck's or that soda at work. Sometimes we need that candy bar for a blood sugar incident or just for energy; though I would argue there are better ways to reenergize. But in a minimalist lifestyle, once you see the excess of the little things, you realize the importance of beginning your journey with the big things. This helps you form good habits. By the time you're ready to settle into checking every penny of expenditures, you have established habits of a minimalist lifestyle that will help you identify and make changes.

Once you've done this, analyze the expenses to see if you have actually been spending on the right things or not. It will be hard not to be

embarrassed at first but try to give yourself a break. You are one of 300 Million other people in the U.S. who have this same problem. But by identifying each expense, how much it was, what it was for, and if it was a need, you are ready to begin eliminating the excess and clutter. And it is clutter. Didn't that Starbuck's cup, the Coke can, and the candy bar wrapper end up in your car trash can? Now you have to clean it out, as well. Look closely at these items and make a decision. Allow yourself a certain allotment each week. If you spend it all before the end of the week, then you don't buy any more. Eventually, you'll find that you have formed new habits and you may not even need the allotment any longer. The key is to identify these expenses and categorize them as needs and wants. Do your expenses align with the needs and goals you listed in chapter 3? Keep your emphasis on the needs and you are continuing your journey toward a minimalist mentality.

Go through your income to ensure you earn enough to manage your expenses and that you are not in any debt.

It may seem simple. You get two paychecks a month. Add them together and that's what you make each month. Well, it's not quite that simple. There are 52 weeks in the year. At a paycheck every two weeks, that actually adds up to 13 months of paychecks. If you're hourly, you can figure for a 40 hour work week, every 50 cents an hour adds up to about $1,000 per year. But it is actually closer to $1,008. With vacations, holidays, sick leave, overtime, etc. it is hard to know exactly what you make each year or even each month. I have found it easier to add the 26 paychecks together and average them for my expected bi-weekly pay. If that number is higher than my

lowest check during those 26 pay periods, I like to take the lesser of the two numbers to budget on.

It’s not a hard and fast rule and most of you probably have your own way of figuring your income. Many of us are on a salary and get the same paycheck every two weeks. Regardless, once you have isolated every expense you incur during any two week period, this will allow you to compare it to your income. From there, you can figure what, or if, you have leftover and then begin to budget accordingly. Living a minimalist lifestyle forms good habits that naturally help you manage your finances.

In the short-term, you will find weekly benefits. Less money spent, less clutter (think of all the little things you spend less than a dollar every week), less stress (your money issues begin to melt away), more freedom (with the extra money you have more options), and better health (goes hand in hand with less stress).

In the long-term, you will see larger savings account at the end of each year. Now you’re closer to that dream vacation you thought was only a dream. If you choose to own a car, you can transfer this savings toward the purchase of a more reliable, economical, maintenance-free vehicle.

The small savings week to week simply adds up over the year. And those add up over the years. What if I told you by monitoring every penny you spent each day for two weeks led you to form better habits with your money. And in turn, this allowed you to save more each year. Which in turn allowed you to retire four years earlier than you thought possible? How motivated would that make you count pennies for two weeks?

And since you are stressing less about money, you have likely added to your life expectancy so those extra four years in retirement are healthier, more enjoyable years.

All from counting penny’s for two weeks and employing a minimalist mentality to your findings.

If your earnings are more than your expenses and you have some savings to your credit, well done! Even then, try to save a little more. Make it a weekly goal to save at least $20, if not more and slowly build your savings.

If your expenses exceed your earnings, look for any unnecessary expenses that you have indulged in and try to cut back on them. Maybe you bought a pair of pants this week that you didn’t need or you have a habit of eating out almost daily, which can really mess up your budget. Once you have figured out the loophole, find ways to overcome the issue to save better.

From your savings, use a certain amount to invest in a good savings plan and keep the rest in petty cash for any emergency.

Work on this plan for a few months and soon you will have enough to even cover your debts.

Minimalism and Relationships

Relationships take time and energy. But not negative energy. It's important to identify what we think of as a healthy relationship. Supportive, loving, kind, compassionate, trusting, trustworthy, dedicated, common ground, steadfast, good listener, honest, straightforward, understanding. These are all traits of a good relationship. Many relationships are missing some or many of these traits. We've established that, as a minimalist, it is important to identify and separate our needs and wants. This is never truer than in our personal and professional relationships. Minimalism in relationships refers to keeping only healthy, meaningful and happy relationships in your life. Learn to recognize the influence of different relationships on your life. Pick out all those that impact you negatively and also identify those that affect you positively. In an abusive relationship, it is easy to see the negative impact. But when you have a family member, a sister or brother for instance, who will say exactly what you want to hear in front of you and then you find out behind your back they express a different feeling. These can be some of the most difficult decisions in the life of a minimalist. It is hard to cut ties with someone who has been a part of your entire life. Or a friend of three decades.

As an exercise, I suggest you sit down and write out the things you feel are the hallmarks of a good relationship. Then compare the list to the relationships in your life. Be prepared. You might find a bigger shock than when you counted pennies for two weeks! Humans have a habit of adapting.

Consider this example:

If you were to throw a frog in boiling water, it would immediately jump out. But if you put that same frog in cold water and brought it to a slow boil, the frog would lay there and die.

Humans are much the same. If you turn up the pressure all at once, we are immediately incensed! But turn it up slowly and we will grow and adapt to accept the new norm.

Relationships are like this. As our lives change, so do our relationships. It is important to occasionally take stock in your relationships and verify they are still meeting that list you wrote out of what a good relationship is comprised of. Our partner may be all of those things at first. But over a few years, they become more concerned with their own job, or health, or money issues and suddenly one or two of those things has fallen from the list. Well, it was just one item so I can live with that because I love them. But when that one item leads to a second, and then a third, and so on, it becomes more and more negative, ergo toxic to you.

Self-reflection is important to a minimalist mentality. Without it, the clutter of life around us builds and builds until we are again under siege from the non-minimalist society around us and we lose sight of our goals.

It can also help you identify ways to improve a relationship that is faltering but you've identified as the one you need in your life. If your partner is not as kind as they were in the beginning…why? What has changed in their life? Are you less kind and it has spread to them? Are they dissatisfied with their job? If they are not as supportive, ask why. Is it because they are so

stressed about something else in their lives? Have you been supportive of that issue for them?

If you find that your partner, brother, sister, best friend, or whoever has begun to miss on some of the items on your list, take the time to analyze the relationship. Is it good for you? Will it move you closer to your higher good? Is it something or someone you need? Is it someone you can remove from your life? If you simply cannot imagine life without that person, it is worth your time to discuss your concerns with them. Use your list, if you must. Ask them to make out a list of their own and compare the two. You may find mutually that you've grown apart and it is in both of your best interests to separate. You may find that the same issues you have are the issues your partner is having. You may even find they have become less of what you want because you became less of what they want. You may also find they were completely unaware of their behavior and are excited to begin anew and turn it around.

Remember that if it isn't something you need, it is a distraction. Your needs should be moving you closer to your goals, and take precedence over your wants.

Staying in a relationship out of convenience is a recipe for disaster. Leaving a relationship because you didn't take the time to discuss your issues is also a disaster.

You don't need any negativity in your life, so ensure that you eliminate as much of it from your life as possible. Identify negative people in your life and try to phase them out. At the very least, limit the time you spend with

them. Even if you go into it knowing they are negative and you steel yourself in preparedness, it is still going to affect you and drag you down.

Positive attitudes are contagious, just as negative attitudes are. The more time you spend with positive people of a like mind as your own, the more you will grow and prosper.

Use your minimalist mentality and make a list of the people in your life. Establish the positive people you need in your life as 1's. The negative people are 2's. Now, go through the list and assign each their appropriate designation. Once you've identified the 2's, you can now go through that list and make determinations as to your next course of action. If they are important to you, discuss your fears with them and let them know how you feel. Let them then decide whether they remain a part of your valuable time.

Go through the list of 1's, and count them as blessings…for they are.

Chapter 7: Digital Minimalism: Applying the Minimalist Mentality to your Digital and Social Networking Life

How many times have you been talking to someone and look up only to find their face in their phone? How does it feel when you are speaking on the phone with someone and they randomly start talking to someone standing next to them?

In our ever increasingly digital world, it is virtually impossible to remove all electronic stimuli from our lives.

It may surprise you to know that it has only been 11 years since Steve Jobs grand debut of the iPhone 3 and the App Store.

Little more than a decade has past but it seems a lifetime ago when we were using phones with a physical keyboard and texting using SMS.

Research has shown:

- Total usage of digital media is up 40% since 2013
- In the last three years, Smartphone usage has doubled
- 1 of every 2 minutes spent online is on “leisure activities”, such as social media, video viewing, entertainment/music, and games
- 1 of every 5 minutes spent online is on social media
- The average person spends almost 3 hours per day on mobile

Don’t believe the numbers? Your phone has a way for you to check your daily “screen time”. I suggest looking at it and you may find yourself

astounded. Even I was astounded and I spend significantly less time on my phone than the average person.

With a minimalist mentality, we can learn ways to reduce the clutter of our digital lives, thereby giving us more freedom and relaxation. Most every electronic device now comes with ways to ‘personalize’ those using photos, emoji’s, screenshots, backgrounds, and a host of other possibilities. We use our phones for appointments, work, reminders, taking notes, taking pictures, filming the family, and many other daily activities. About 25 years ago, a friend’s mother predicted that within 20 years, we would all have our own individual phone number. We thought she was nuts. Now look at us. Most of us have our own individual phone number. We have become a tech-centric society. In many cases, our phone defines us. The case we choose. The apps we have. The photos we take and save. The websites we visit. They have become the definition of us.

How can we get a better handle on this? There are several ways to go about this task. Minimalism is about living with intention. You make room – space and time – for the things you love and eliminate everything that distracts you from them. When you’re sitting at your desk at work and your wife calls, are you with her? Or are you listening, sort of, while looking at your text messages or computer screen?

But What is Digital Minimalism?

Here's Cal Newport definition of digital minimalism:

"Digital minimalism is a philosophy that helps you question what digital communication tools (and behaviors surrounding these tools) add the most value to your life. It is motivated by the belief that intentionally and aggressively clearing away low-value digital noise, and optimizing your use of the tools that really matter, can significantly improve your life."

Let's look at a sample 'day in the life' and analyze how we can live with a minimalist mentality in a digital world.

Do you use your phone for work? If you report to an office every day and you have a landline on the desk, did you really need to have your personal cell phone with you? If you do, in case of emergency, does the ringer have to be on? Clearly, a cell phone can add great value to your life. If you've ever been stuck on the side of a deserted road at night, you understand this acutely. If your son or wife or husband has ever been in an accident, you understand the value of a cell phone. But if you've ever been having a conversation with someone and watch them slowly drift back to their phone and begin scrolling through it as you're talking, you know the distractions that inherently come with a cell phone.

Solution: When you are in front of someone, be in front of them. Don't allow yourself to be distracted by your cell phone. You're a minimalist. You take things one at a time, complete the task at hand, and move to the next. And we have already discussed that multitasking is nothing more than

simultaneously doing more than one thing poorly. If the person you are speaking with drifts to their phone while you are speaking, call them on it. Don't be afraid to do so. They are the ones who have introduced the situation. You are simply introducing a solution to the problem. If they're upset by your pointing it out, it is likely from embarrassment. If they are upset because they wanted to mess with their phone instead of listening to you, then perhaps they have become a 2 on your relationship list.

There are many ways in which we can personalize our computer. Screen backdrops, login screen pictures, home screen pictures, borders, and the like. Try to minimize your use of these. While they may be pretty, they're distractions. If you are at work, the computer you are using is likely provided by your company. Personalizing that computer is tantamount to writing your name on the bathroom wall. And it is a terrible distraction from the task at hand.

Have you ever been to an event, or seen something on TV, where throngs of people are all watching something. Look more closely and you'll see a very large percentage of them are not really watching. They're filming it with their phones or iPads. The iPad photographers are far and away my favorite. The iPad is so big they can't even see around it to watch what they are filming. Okay, so you have it on film and you can watch it anytime. But what was wrong with watching it live and in person the first time? We have allowed our electronic devices to become substitutes for our own memories. Instead of watching an exciting event unfold, half of us film it. Sure, many will say they 'saw' it. But we know from the section on multitasking and from personal experience that really isn't true. They were adjusting the

flash, or the focus, or the zoom on their camera phone and, in essence, missed the whole thing. We're all guilty of it. I've done it myself.

How many times have we spent five minutes trying to find that one song on our phone, iPad, or iPod and sat in silence as we searched for it? We are inundated with possibilities on our electronic devices. How many app games do you have on your phone? When do you play them? Waiting for the doctor? Waiting for your new tires to be installed? During breaks at work? Sitting in front of the TV with your family? What if you put down the app game and phone and played a game with your family?

Again, it is about your needs vs. your wants. With a minimalist mentality, you begin to see the clutter of the digital world and realize how much of your time is wasted, yes wasted, on an electronic device. Some of you reading this may be old enough to remember busy signals when you tried to call someone. When I was growing up and called my best friend and got a busy signal, I got on my bike and rode over to his house. We didn't have answering machines, voice mail, caller ID, call waiting, or any of today's "conveniences". I don't mean to sound like 'that old guy' at the end of the block who always says "When I was your age…" but the truth is, we did have less distractions. When we were together with friends, we paid attention to our friends. We didn't have cell phones that could ring, jingle, or ding at any given moment and draw their attention away from you.

In a minimalist lifestyle, you learn to limit these distractions and isolate them as such. You begin to realize you didn't need your cell phone in the movie theater. You see that the border around your computer screen and the

backdrop photo are just distractions that you keep thinking it's time to change anyway, but don't quite get around to accomplishing that.

How much time do you spend on social media? Facebook reminds us of birthdays we never knew in the first place. It is a wonderful tool to reconnect with old friends or acquaintances we thought we might never see again after high school. And how do we treat others on Facebook and other social media sites? Are we kind? Are we compassionate? People will say and do many things on social media they wouldn't consider doing or saying to you in person. But put that infinite stream of electronics between you and suddenly they become another person!

The electronics that have become such an integral part of our lives have also become one of the biggest distractions of our lives. This will be a difficult task but sit down and make a list of the electronics you need vs. what you want.

What electronics can you live without?
What is the most needed of them all?
What is the least needed of them all?
How can you begin to minimize the time you spend on social media and electronics?
How many platforms do you really need to be listed on?
Are all of your electronics fulfilling and goal oriented?
Or, are they distractions?

Be honest and list the electronics that are distractions. Even if it is every piece you own. Once you've done this, you can begin to limit the time spent

on the worst and maximize the time you spend on the most helpful. I have a brother who still does not have a social media account of any kind. He just turned 50 and refuses to get on any of them. He doesn't like what he sees and finds them a waste of his time. He is not, by definition, a minimalist but he has incorporated the minimalist mentality into his electronic life. When he gets home from work, his work cell phone stays in the car. If he is busy with family time, he doesn't answer his personal cell phone. He limits the time he spends on the phone when he does use it and has very few apps installed. It is a tool for him. And perhaps that is the secret of employing a minimalist mentality to electronics. They are a tool. They should not define nor dictate who we are. As a minimalist, you will be more empowered to take back the part of your life stolen by your electronics and apply that to more needful things that work toward your highest good and your goals. If you want to really see how much extra time you would have, go to the settings on your phone and look up how much screen time you logged in the last 24 hours. Reduce that by a small percentage for work and needed things, and you will have a rather large block of time that could have been spent focusing on your goals, your family, and your work. I wouldn't add TV time to that figure just yet. You might scare yourself when you see how much time one spends with their cell phone in their face added to the amount of time they spent watching TV. One step at a time.

Chapter 8: The Productivity of Minimalism and Habit Forming

As we discussed in a previous chapter, minimalism is an excellent way to increase productivity. By eliminating distractions and focusing on the task at hand through fruition, you have naturally enhanced productivity. You may remember that multitasking is simultaneously working on several tasks poorly. Multitasking has been shown to not only be a misnomer when thought of in terms of production increase, it has in fact been statistically shown to decrease productivity by as much as 40%. And it has also been shown to have lasting effects on the brain which, even when not multitasking, slow production by a marked percentage.

In study after study, it has been shown that when focusing on one single task and completing that task before moving on to the next, productivity increased and the tasks were completed more efficiently and with fewer mistakes.

And there is the backbone of the minimalist mentality. Focus. Focusing on our goals and our needs while eliminating wants that distract us from our goals defines Minimalism. With a minimalist mentality, we learn to set aside that which is clutter in our lives and that which serves to slow us down rather than spur us toward our goals. With a minimalist mentality, we have learned to hone our focus on what we need and finishing projects is simply a matter of isolating the needs and maintaining that focus. Multitasking is the antithesis of focus. You may think you are focusing. But in fact, you are severely distracted and the time spent jumping from one

task to another adds up quickly. Over a period of days and weeks, it can represent an entire workday lost or more!

Our bodies tell us when we are physically exhausted. But warning signs of mental exhaustion often go unnoticed. We have a finite amount of mental energy each day and when it's gone, it's gone. When we are mentally exhausted, we are more prone to mistakes, impulse buys, eating that whole bag of chips in the pantry, or losing our temper with our spouse. Learn the signs of mental fatigue and understand the consequences of ignoring them. Some ways to avoid this is by employing your minimalist mentality. Keep your wardrobe simple. Don't sweat the small stuff. You usually order the same thing at your favorite restaurant anyway, why read the full menu each time? The server will tell you the specials and the rest are generally permanent offerings. Minimize your choices by keeping only those things that add value.

Discovering the latest hack or special tool to do a job is often a waste of time and a distraction from the real task at hand: The work. Getting the goal accomplished is the main function. If you spend an hour installing the latest software to make a two-hour job only take an hour, you just spent the same two hours on that job. Focus on a single task and see it through. You don't need the latest computer, software, or phone to get things done. I know of one author who has written at least four bestselling novels on the same laptop. We used to have a saying: "If it ain't broke, don't fix it." The same can be said of your tasks. Be wary of trying to find the latest shortcut. They're not always shorter and many times you find yourself multitasking just to accommodate the newest shortcut and still get your project done.

Here’s a question for you:
How can you work when your phone keeps going off with notifications?

The answer:
You can’t.

As a minimalist, you must remember to silence the distractions. This includes, but is not limited to, your phone notifications. Put it on silent or in Airplane Mode. You can still receive voicemail and texts, but they won’t show up until you take it out of Airplane Mode. This will also keep your phone quiet as you finish the task at hand. Because if you don’t silence your phone, every time it goes off, you start multitasking again. You lose valuable time switching between tasks and the simple act of multitasking slows your productivity by as much as 40%.

A brilliant way to avoid multitasking is Time Blocking. Time blocking is the act of scheduling sessions of work on a calendar. By deliberately assigning work time on a calendar, we automatically acknowledge the immutable resource of time. We have made known that we understand time is an unchanging resource. Regardless of what you do for the next 30 minutes, those 30 minutes are going to pass nonetheless. You can spend them reading, working, singing, hiking, or sleeping. But they will pass regardless of what you are doing. But time blocking, we understand that we have set aside this block of time to complete a task. In this way, we have positioned ourselves to be dedicated and focused on that single task and, ergo, less likely to multitask. It is also a great tool when someone walks into your office at the last minute and says “I need this done ASAP!” and you simply point to your calendar and respond “I’ve blocked this time for

Project XYZ. I'd be happy to tackle that as soon as this project is complete." There used to be a saying posted on the wall of a breakroom in a business I worked. It said, "Poor planning on your part does not constitute an emergency on my part." As a minimalist, you have your goals and focus in place. Multitasking will derail those goals and that focus. Maintaining your integrity in this will help to reduce the clutter in your life.

On average, it takes 66 days to turn an activity into a habit. Focus on one principle for 66 days, above all others, and once it becomes a habit. Once accomplished, move on to the next and dedicate the next 66 days to making that a habit. In The ONE Thing by Gary Keller, time blocking is discussed as a focusing tool. As pointed out in a previous chapter, the usage of time blocking has a focusing effect and also minimizes the instances of multitasking, which not only leads to a reduction in productivity rather than an increase, it also has lasting effects on the brain that can reduce overall productivity long-term.

Think about when you get a piece of furniture that requires assembly. You read the instructions and it shows you an order in which to assemble the piece. Obviously, until you complete step one, you cannot move on to step two, and so on. The point is there is always something, at least one thing that you can do first to make the rest of a project easier. Remember earlier when discussing decluttering a room, I suggested that you first have an area set aside as you're out of sight storage and have a tablet already hung to log the items you put in there. This is an example of doing that one thing first to make the rest of the project easier and simpler. The ONE Thing encourages us to focus on ONE aspect in a project that, by completing, will make the rest of the project easier to complete. This helps you to focus on that task at

hand and also to avoid multitasking. Minimalism is a mentality. It is a lifestyle. When applied appropriately and in the right situations, it will simplify your life. Learning good habits, which takes all of 66 days of the minimalist mentality will make easier the day to day decisions that face each of us. By developing habits of minimalism, you will find you don't need to multitask to make decisions, complete projects, or restructure your life to focus on your needs and goals vs. wants. Minimalism can improve your health, as we saw in the chapter on food. It can improve your relationships, reduce stress in your life, save significant amounts of money, add value to your life and self-worth, and help you organize and prioritize your goals, home, and office.

The minimalist mentality is not a fad or a simple idea. It's a lifestyle that adds overall value. It is relatively easy to employ and surprisingly inexpensive. In fact, you will discover once fully implemented, you are actually saving money and increasing your wealth, allowing for the acquisition of things you need to bring your goals closer into focus and achievement.

Conclusion

We've covered some ground in this book. If you've made it this far, indulge me just a little further.

Minimalism can seem rather extreme. It does take a lot of self-discipline and a singular focus. This is the challenge of living a minimalist lifestyle in a non-minimalist society. We cannot get through a single day without a barrage of stimuli and distractions that would serve to derail a minimalist lifestyle.

It is a simple thing to become a minimalist. But simple does not mean easy. Although part of minimalism is removing distractions, they have a way of reappearing in a self-serving sort of way. But if you can remember one question from this book I hope it is this:

What really matters?

Really, that is the burning question of minimalism. What matters to each of us? And on the heels of that…why? Is it because we want it really bad or because we need it?

If you look at the topics we have discussed, they all relate back to achieving your goals, realizing your higher good, choosing quality over quantity, and understanding the most important thing is to have all we need, as the rest is distraction.

Focus on experiencing life to the fullest. By reducing distractions, this becomes easier. Life is full of experiences, events, and amazement. Try not

to view it through the screen of a cell phone. Try to remove some or all of the distractions and enjoy the gift of life to its fullest extent.

Thank you for making it through to the end of The Minimalist Mentality, let's hope it was informative and able to provide you with all of the tools you need to achieve your goals whatever they may be.

Finally, if you found this book useful in any way, a review here is always appreciated!

The Minimalist Budget

Save Money, Spend Less, Live More

Steve H. Willis

Introduction

The word “budget” has a lot of negative connotations, and it all has to do with the fact that we always feel as though it implies that we will be deprived of certain comforts if we chose to create and stick to one. Budgeting isn't as difficult a concept as we make it out to be, but most of us tend to dread it because it feels as though we are imposing limitations on ourselves—and that makes us dislike the general idea of it. When it comes to the technical aspects of budgeting, the only math that is involved in the process is fully understood by prepubescent children. Hence, if you really think about it, our difficulties with budgeting aren't based on us lacking the technical skills to do it—they are based on our mindsets and our general attitudes towards the subject.

We are afraid of budgeting because it means that we have to give up some of the material things that we enjoy so much—but what if we could change our mindsets and begin to see that those material possessions aren’t that important, after all? What if we told you that you are better off attaching value to great personal experiences instead of material things?

Minimalism is a lifestyle choice that is based on the core belief that material possessions are unimportant and that one can attain true happiness by putting an end to the pursuit of material wealth and instead focusing on things that fill their lives with joy and passion. Originally, minimalism was an art form that was linked with aspects such as purity and intentionality—but now, it is a way of life that stands in stark contrast with consumerism. Minimalism is the process of discovering the things that are essential to your life so that you can focus all your resources and mental energy on

those things and that you can stop wasting your time and money on other things.

When you look at life from the point of view of a minimalist, your understanding of what's truly important in life changes significantly. Hence, when you think of budgeting, instead of looking at it as something that deprives you of the joys of life, you begin seeing it as a tool that can help you eliminate the wastes in your life.

When you look at the debt statistics of different generations and different countries across the world, you will be able to observe the fact that the amount of debt that certain generations and communities possess depend on their values and their view of consumerism. The youngest generation in the workforce today is Generation Z, most of whom are currently aged between 18 and 21. This generation is still young, and even some of the oldest among them are still in college. They currently have access to credit cards, and while most of them still have stellar credit scores, many of them seem to be taking up student loans at a faster rate than the generations before them.

Millennials are currently in their 20s and their early thirties. You keep hearing many stereotypical characterizations of millennials, their work ethics, and their spending habits. While most of those negative stereotypes are exaggerated, some of them are based on real evidence. For example, millennials with college degrees are forced to take up low-paying or even minimum-wage jobs because many great job opportunities are tied up by earlier generations. As a result, millennials generally underperform when it comes to paying off credit card bills and student loans. In the US,

millennials who have mortgages have managed to pay off only 8% of those loans, on average, which means that millennial homeowners owe an average of about $200,000 in ongoing and future mortgage payments.

The members of Generation X are in their mid to late 30s and their 40s, with the oldest being about 50 years old in 2019. They have the highest mortgage rate of any generation, and the homeowners among them owe an average of over $230,000. They also have an additional non-mortgage debt (i.e., car payments, student loans, etc.) of over $30,000, on average. That means that the average Gen-Xer has a debt accumulating way over a quarter of a million dollars!

The baby boomers are in their 50s and 60s. Even though they have been in the workforce for several decades now and though some of them are retiring, they still owe an average of $188,000 in mortgage payments. This generation is in reasonably good financial shape because of their high credit scores and because they have lower rates of late payments than any other generation.

The Silent Generation is over 70 years, and most of them are long past their retirement age, and they live on their pensions and savings. Surprisingly, the homeowners in this generation still owe over $150,000 in mortgage payments, on average.

If you look at the personal debt situation across different countries, you will realize that the story is pretty much the same. People have easy access to credit, and they are able to make significant purchases when they are quite young, so they end up dealing with debt for the rest of their lives. Credit

card companies and lenders across the world no longer care whether you are capable of paying back the credit limit they offer you because, for them, the incentive has changed—in many countries, lenders can auction off non-performing loans to debt collectors and then write off their losses, so they really have nothing to lose. Government regulators are often conflicted because they have to choose between helping their citizens gain access to credit and reigning in rogue creditors. Some governments are also heavily influenced by financial sector lobbyists, so they are unable to act effectively to stop things like subprime lending.

The bottom line is that from the moment you are able to take up some debt legally, there will be entities that will be more than willing to give you more credit than you actually need. You will find it very easy to start spending cash that you don't have on things that you don't need—and unless you are careful, you will quickly rack up a lot of debt.

In our modern society, lots of forces are working together to cultivate a consumerist outlook in you. From a very young age, you will be exposed to lots of media content that is tailor-made to turn you into a mindless consumer. You will see the glamorous lifestyles of celebrities—as well as the expensive clothes, cars, and houses in music videos—and you will decide that when you grow up, you want to be that rich. This idea will be reinforced in you throughout your life so that by the time you are old enough to get your first job, money will be your biggest motivation. When your first paycheck comes in, you won't be thinking about keeping any of that money for future use—you will be thinking of the nicest thing that you can buy for yourself with that cash.

When you grow up in a society such as this, your whole life experience trains you to want to be rich—but nobody ever tells you that you could choose to be wealthy instead. If you have the wealth mindset, you will understand that you don't become wealthy by spending all your money the moment you get some. Alternatively, you would know that keeping your money, investing it, and only spending it on essential things is what will make you exponentially wealthy, in the long run.

Minimalism can help you create the wealth mindset. When you are a minimalist, you learn to live on as little as possible and to avoid wasting your money on things that you don't need, which means that you learn to keep the money that you make and to pay off your debts. Minimalism changes the way that you understand personal success, and it redefines the metrics by which you measure your personal wealth. As a result, minimalism makes wealth more attainable.

You, too, can learn how to attain real wealth by applying the principles of minimalism as you create your spending plan and by developing the self-discipline that you need to be able to stick to your budget.

Chapter 1: Minimalism

What Is Minimalism?

Minimalism is a fairly complex concept because it covers many facets of one's life, but there is a simple one-sentence definition that probably applies to all minimalist practices—in a nutshell, minimalism is “making a conscious effort to live only with the things that one really needs.” That means getting rid of the excesses in life and only keeping the basic things that you can't do without. That is a very simple characterization of a very complex concept. Minimalism isn't something that you do one time—it's a lifestyle choice. Thus, to practice it correctly, you have to incorporate it into the decisions that you make on a day-to-day basis.

The first thing to understand about minimalism is that you need to be intentional about it. It is not something that comes naturally to most people, and you have to make a conscious effort to override some of your ingrained habits as a consumer or as a hoarder. In essence, when you practice minimalism, what you are doing is that you are forcing yourself to let go of the baggage in your life in order to have the freedom to live an improved and a more fulfilled life.

The classic example of a minimalist act is decluttering your space, cleaning it out, and donating the things that you don't need to the people who really need them. For instance, most people in first world countries have way more clothes than they need, and their closets are filled with items that they haven't worn or used for months or even years. When a person takes up minimalism, one thing they would have to do would be to remove all those

clothes from their closets and decide which ones to keep and which ones to donate, sell, or throw out. Most people who are new to minimalism are often shocked to find out just how much stuff they have that they don't really need.

Minimalism is about regaining one's freedom and breaking loose from the consumerism mindset. The truth is that our modern world has turned us into consumers of unnecessary things, and we are often influenced through advertising and through social pressure to buy things we don't need in order to appear and feel successful. Minimalism is about breaking from the idea that material possessions can bring us happiness and social acceptance. Minimalism is a conscious choice against unnecessary consumption, and it's a choice that one has to make every day.

Minimalists often reduce their consumerist tendencies by trimming their wallets and getting rid of credit cards that they don't really need. When you are new to minimalism, you will have to take out your credit cards and all the loyalty cards that you have and start reviewing just how essential each one is. If you have cards that you need but don't use frequently, you would have to take them out and keep them somewhere safe. If you have loyalty cards for stores and businesses where you buy a lot of unnecessary things (like coffee loyalty cards), you would have to get rid of those. If you have too many credit cards and if all they have done is make you spend more than you need to, get rid of those as well. Usually, new minimalists are encouraged to get a pair of scissors, cut their cards, and throw them out.

Minimalism is also about breaking free from the mania of the modern world. In ordinary life, we are always in a hurry, always stressed out,

always running around at a feverish pace, and always working endless hours—just so that we can make enough money to afford things that we don't really need. It's a constant rat race—and in the end, when we get the cash, we always spend it almost immediately and then get back to looking for more. Minimalism seeks to break that cycle. It helps people to slow down a bit, to take stock of their lives, to rediscover their passions, and to learn to enjoy simple things.

For example, some minimalists go as far as getting rid of their smartphones, and instead, they opt to use simple phones that don't have lots of apps to distract them and to occupy too much of their time. By getting rid of smartphones, minimalists are able to have more quality time with the people in their lives, they are able to notice their surroundings a lot more, and they are able to focus on their work and other activities that they are genuinely passionate about, and this, in turn, increases their productivity.

In many ways, minimalism is a countercultural movement. Most people live their lives while striving to measure up to standards that are portrayed in the media and in pop culture. In our culture, we idolize celebrities, and the vast majority of people aspire to have lives like theirs. We try to dress the way celebrities do, act and talk like them, and buy the fancy things that they have. Minimalism is countercultural because it rejects all that, and it tries to redefine what we think of as an "ideal" life. Minimalism teaches people that instead of chasing fame, wealth and glamour, they should seek to live quiet and humble lives. It recognizes the fact that happiness cannot be found through the pursuit of material things, but it comes from learning to enjoy the simple things in life.

For example, minimalists are encouraged to consume less social media and entertainment content. Some minimalists reduce the amount of time they spend on social media, watching online videos, and watching entertainment news. They reduce the number of people (especially celebrities) that they follow online, and some go as far as quitting social media altogether.

Minimalism is an internal journey and not an external one. Although minimalists spend a lot of time downsizing and getting rid of things they don't need, the fact is that they do this, no to show people how immaterial they are, but to find inner peace and satisfaction within themselves. Organization experts and psychologists have long understood that when we get rid of external clutter, we develop clear minds, and this makes us less anxious and more fulfilled.

Why Is Minimalism Important?

It creates room for important things.

When you become a minimalist, you get rid of the things you don't need, and you create space in your life for what is most important. The issue with having a lot of possessions is that those possessions demand a lot of our attention and energy. They take our focus away from the areas in our life that should be a priority. If you have a lot of books cluttering your shelves, you might never get the time to read the books that are really important to you. Consider donating or selling the books you have already read or no longer have an interest in reading, to free up some space and streamline your reading plan.

It gives you a lot of freedom.

If you have ever seen the movie Fight Club, you might remember that line about how the things we own end up owning us. When you own a lot of things, or when you want to spend money buying certain things, those things deny you freedom in many ways. You are not free to enjoy life because you have the crippling worry of whether you will be able to afford the fancy things in life that you want. Think of something as simple as buying a car. If you are not a minimalist, you will want something elegant, luxurious and expensive so that everyone around you can see how classy and successful you are. If you are a minimalist, all you have to consider will be whether the car can actually do the job you are buying it for (that is to take you from point A to point B), whether it has a small footprint in

terms of carbon emissions, and a high level of fuel efficiency. In this case, minimalism will give you freedom from high car payments, insurance payments, and maintenance that will otherwise tie up most of your disposable income.

It can improve your mental health.

Minimalism has several psychological benefits, and it can improve your overall mental health. Ordinarily, we spend a lot of time worrying about being able to keep up with everyone else, and this often leads to anxiety and depression. We get anxious about how people will perceive us if we don't have fancy things. We often tie our self-esteem to our material possessions, and we think that the more we own, the happier we will be. When you take up minimalism, your whole outlook on life changes so that instead of worrying about the things you don't own, you start concerning yourself with appreciating the little that you do own. Minimalism improves our mental health by taking a lot of stressors out of the equation.

Stress comes about when we feel overwhelmed by our responsibilities, and when our minds are perturbed by the people and the things that surround us. Clutter causes stress, and stress affects your mental health. Studies have shown that the stress hormone cortisol, significantly spikes when we are trying to sort through the clutter to find something we misplaced. When you become a minimalist, and you clear your space and abandon your materialistic ambitions, you will effectively reduce your stress levels significantly.

It allows you to focus on developing healthy habits and

constructive hobbies.

When we are materialistic, our hobbies revolve around trying to acquire more possessions and to make ourselves look richer than we really are. That usually means that we spend a lot of time at the hardware store doing one home improvement project after the other. We are always re-tiling our bathrooms, replacing our wooden countertops with marble, repainting our picket fences, etc. When we become minimalists, we shift our mindsets, and we start developing healthier hobbies. Instead of spending a fortune remodeling a kitchen that is already perfect, you will be more inclined to start a small herb garden at the back of the kitchen or to take up yoga, or start a fitness regimen.

It gives you a clear mind.

When we have clear minds, we tend to think a lot better, make smarter decisions, and feel more peaceful and relaxed. Psychologists have discovered an interesting concept called “decision fatigue,” which relates clarity of mind and our ability to make smarter decisions. This concept postulates that when we have a lot of decisions to make, we tend to get mentally exhausted, our minds become clouded, and we end up making poor judgments, whether at work, in school, or even in our personal lives. Many psychologists believe that if we want to avoid mental exhaustion, we have to reduce the number of unimportant decisions that we make daily and focus all our mental energy on making decisions that are crucial and consequential.

If you are a minimalist, you will have clarity of mind, because you won't have to deal with all of the trivial decisions that use up your mental energy. Imagine for a second that you are a highly materialistic person. When you get up in the morning, you have to decide which toothpaste to use, which body-wash products to use, what shampoo or conditioner to use, which towel or shower robe to use, which make-up to put on, which clothes to wear, which accessories to add, and which car to take to work that day. By the time you get to the office, where mental exertion is required, you have already made dozens of decisions, and your decision quota for that day may already be on the verge of getting depleted.

However, if you are a minimalist, you won't have to make most of those decisions, and even for those that you do have to make, you won't spend a lot of time and mental energy on them because they would be straightforward. You will have one type of toothpaste, one type of showering soap (preferably something that's multipurpose), a single towel or bathrobe, a few makeup items, a handful of clothing options, and one single car. Instead of spending a lot of time sifting through the closet to find the perfect outfit, you will only have a few to pick from, to begin with. By the time you get to the office, you wouldn't have made that many decisions, and you have the mental clarity to make better decisions where your work responsibilities are concerned.

If this theory sounds farfetched to you, then perhaps you should know that a lot of productive people have actually been applying it in their lives for years. When Barack Obama was president, he made sure his wardrobe was stocked with suits that looked almost similar so that he wouldn't have to waste time in the morning deciding which one to wear. Renowned tech

leaders such as Mark Zuckerberg and Steve Jobs also have/had similar rules (Steve Jobs only wore black turtle necks, while Mark Zuckerberg only wears dark t-shirts and hoodies). The idea is that they won't have to waste time or mental energy deciding what to wear, so their minds remain clear throughout the day, and they only make decisions on things that really matter.

It makes you less afraid of failure.

The fear of failure is one thing that we all experience at some point in our lives. We are often afraid to carry on with some major decisions in our lives because we are worried that in case those decisions do not pan out, we could end up without money or material possessions. But, what if we take the fear of lacking money and material possessions out of the equation? In that case, it’s more likely that we will have the courage to do more things and to realize our true potential.

It makes you more confident.

Minimalism makes us more confident. Confidence stems from our ability to be comfortable with who we are as people and to be proud of our own accomplishments, however small they may seem. When we are materialistic, we are often ashamed of the fact that we don't have as many material possessions as other people, and this has an adverse effect on our self-confidence. A materialistic person would be afraid to show up to social functions with a small budget-friendly car or to invite people over to his tiny apartment. A minimalist would confidently pull up in a tiny car at

social functions, and wouldn't worry about having people over, no matter how small their apartment may be.

When you lack confidence, it affects you in many areas of your life. It can negatively impact your career because of your inability to comfortably network with people above you in the career ladder. It can impact your personal life in a way that you'll keep wanting to wait until you have more money before you start forming meaningful bonds with other people. Minimalism teaches you that it's okay not to have material things so you won't have to attach your self-worth to your net worth.

Minimalism can aid you in saving more money.

The ironic thing about having money and wealth is that the more you want to show people how much money you have, the less likely you will be to save enough money to be actually wealthy. When you are materialistic, your money will be spent almost as soon as your paycheck comes in (sometimes, your entire paycheck could even go into paying credit card bills). However, when you are a minimalist, many of your expenses will disappear. You won't have to deal with high car and mortgage payments so you will be able to save most of your money. A few years down the line, you will actually be worth more than your counterparts who are obsessed with physical symbols of wealth.

Who Can Benefit from Being a Minimalist?

Minimalism can be beneficial to the following groups of people in the following ways:

Children

Children can benefit from minimalism in many ways. First, minimalism can be the key to stopping children from growing up into materialist adults who manage their cash poorly. Children need to learn from a young age that having a lot of material possession isn't going to make them happy and fulfilled. Minimalism also teaches kids how to live comfortably with fewer possessions, and this can help them learn to live within their means as adults. It also teaches kids to think a lot more carefully about the things that they buy, and to know what their priorities are. Minimalism can teach kids to be creative. For example, instead of buying expensive toys for kids, they could learn certain crafts, and they might even learn how to make their own toys. Minimalism also teaches kids to be organized and clutter free from a very young age, and this is an important habit that could be beneficial to them for the rest of their lives.

Teenagers

The teenage years are very crucial in a person's development because this is the first time that most people encounter peer pressure, and the need to fit in and to be accepted by others. Most people start developing consumerist tendencies at that age. That is when most of us start obsessing over having

nicer clothes, cars, and other possessions. As a parent, you may be able to teach your teenagers to become minimalists by making them pay for the more expensive items they want, so they learn a realistic and deeper understanding of the correlation between work, consumerism, and money. If you buy your teenage child an expensive first car, he or she will get used to high-end cars, and it will register in his or her mind that possessions are important. If you make your teenage child work for the cash to buy their car (even if you offer to pay a certain percentage) they will realize that it's truly hard to make money, and they may even settle for a reliable used car. He or she will understand those expensive items aren't that important after all.

Young Adults

Most young adults are usually living on their own for the first time, so they'll be fully in charge of their own budgets, their own welfare, and their own lifestyle choices. At the same time, young adults are usually at the start of their careers, or just finishing college so their income will be somewhat limited. Young adults, particularly millennials, are increasingly adopting the minimalist lifestyle, mostly for economic reasons. Millennials, especially those living in major cities and towns, are finding that renting large houses is quite expensive, so many of them are sharing costs with close friends, while others have begun renting ‘micro-apartments.'

Minimalism can be extremely beneficial to young adults because it can help them navigate an economically challenging stage in their lives, and it can enable them to live with whatever little they have and to develop healthy financial habits such as budgeting and saving.

The Elderly

The Elderly

Minimalism can also be beneficial for the elderly in lots of different ways. Most elderly people have worked their whole lives, and some of them may have already paid off their houses, and they may be living on a fixed income, or on their savings. Their children may already be adults with families of their own, so they don't need the extra space in their houses. Elderly people have a lot of reasons to downsize and to declutter. They can sell their homes and move into smaller houses in warmer areas. They can sell their possessions to have a little bit more cash for their retirement. They can even downsize so that they have some extra cash to go on a cruise or to travel to exotic destinations. Minimalism is also a great thing for elderly people who are beginning to lose their memory, because the fewer things they have, the easier it is to organize their spaces and to locate their important belongings.

Entrepreneurs

Minimalism can be a great philosophy for entrepreneurs for several reasons. When you are an entrepreneur, you will need no distractions so that you can focus on your business, and minimalism can help you with that because it simplifies your life. Minimalism can also help you come up with a lot of creative ways of reducing your business startup or running costs. For example, if you are a minimalist, you learn to make do with affordable office equipment and furniture instead of spending a big chunk of your starting capital on fancy state-of-the-art office equipment. Minimalist entrepreneurs may also opt to use cloud storage for their files instead of wasting paper printing every document just to end up with lots of clutter on

their desk. Minimalists use the simple approach to most things so they may be better at managing their time and reducing stress, which are qualities that make one a better entrepreneur.

Career People

People who are in various careers can also benefit from minimalism. If you apply minimalism in the projects that you do at the office, you may be in a better position to manage costs and to reduce wastage of other resources. If you practice minimalism in your personal life, the qualities that you acquire could easily spill over to your work life, and this can help you advance in your career a lot faster than some of your colleagues.

It's important to note that minimalism teaches people to focus their efforts towards jobs that they are passionate about and to give more priority to personal fulfillment than just making money. Meaning, minimalism can help to set you on the right career path so that you don't have to waste years of your life on a job that doesn't fulfill you in any way.

Men

Minimalism can make you a better man. It can make you a better husband, boyfriend, father or friend. If you are a man, minimalism enables you to prioritize spending time with your loved ones over the pursuit of material wealth so it can help you have a better relationship with your significant other, and it can stop you from missing all of the important milestones in your children's lives. Minimalism will also help you manage your finances

a lot better so that instead of wasting money on unnecessary things, you will be directing it towards the things that your family really needs (like retirement savings or college money for the kids).

Men find it difficult to take up minimalism because they love their toys (mostly fast cars or big trucks), and they are under a lot of social pressure to appear to be successful. Many men are obsessed with symbols of masculinity, and for most of them, adopting a minimalist lifestyle would require a significant shift in their thinking.

Women

Although it's in decline, there was this popular misconception that minimalism was just for single guys who liked to backpack around the world without being attached to anything or anyone, but we now know that some of the most renowned minimalists are women. A lot of women have embraced minimalism to help them organize their spaces and to get rid of the things they no longer need.

Women have a difficult time embracing minimalism, especially when it comes to decluttering because most of them aren't too comfortable with giving up some of their perfectly nice clothes and shoes. Research shows that on average, women are more likely to save their items for future use than men. However, women are also more organized than men, and they are also more receptive of new self-improvement ideas.

How Do You Become a Minimalist?

Now that you understand what minimalism is and how you can benefit from embracing it, let's look at the essential steps that are involved when you decide to become a minimalist. As you go through these steps, remember that the aim is to declutter all areas of your life and that it's a complex process that will take quite a bit of time if you decide to implement it, but it’s going to be worth it.

Evaluate your life and decide what your priorities are going to be.

Embracing minimalism means adopting a whole new lifestyle, so your first step would be to evaluate your life as it is and try to figure out what your real priorities are. You have to simplify your life, so you have to figure out what's really essential in every area of your life so that you know what things to retain and what things to get rid of. You have to list down all the things that make up most of your life and try to rearrange them in their order of priority. If you don't get your priorities straight, you may find yourself getting rid of something important and in its place, keeping something that you actually don't need.

Take a look at all your possessions and decide which ones you truly need.

The second thing you need to do is to take a look at all of your possessions and decide whether to keep them. Take your list of priorities and compare them with your possessions. If you have possessions that don't help you

achieve any of your priorities, those possessions need to go. You also have to decide whether each possession actually adds value to your life, or if it just occupies space and distracts you from important things. Don't keep certain items just because they are nice to have. Make sure that you only keep the things that have practical and regular uses.

Assess how you spend your time.

Minimalism isn't just about getting rid of physical things. It's also about getting rid of activities that waste your time. You have to evaluate all the activities that you engage in, and then figure out if they are truly worth your time. If you don't evaluate your time, you may end up spending a lot of hours doing things that are fun at the moment, but they don't truly add any value to your life, or they may even be harmful in the long run. To evaluate how you spend your time, you can keep a log of all your activities for a while then use that data to analyze your time expenditure. When getting rid of time-wasting activities, it's advisable to start small and eliminate one activity at a time. Try replacing a night spent binge-watching your favorite series on Netflix with a family game night, or a date night with your spouse.

Evaluate the people with whom you spend your time.

You also have to look at who you spend time with and evaluate whether those people are really worth your time. Minimalism is also about getting rid of the toxic people in your life and giving priority to your most important relationships. You need to reallocate the time you spend with

negative people, and you need to nurture your relationships with the people who build you up and add value to your life. If you spend too much time with negative people, you may start picking up their bad habits, so you need to make this change as fast as you can.

Set some boundaries and limits for yourself.

As you start out your journey as a minimalist, you have to understand that there are things that you won't be able to get rid of because they are ingrained in your personality, or they are essential to your work and your relationships. For example, as a minimalist, you may consider getting rid of your smartphone, but the fact is that you need it so that you can read your messages and work emails and respond to them promptly. You may want to cut out social media, but you may need it for marketing or for other work-related purposes. In such cases, you need to set boundaries for yourself such as limiting your time on social media to one hour a day, unless required for work.

Learn to do one thing at a time.

Part of minimalism is developing the ability to focus on important things and to get rid of things that aren't important. Towards that end, as you transition into a minimalist, and as you go on with your daily routines, you need to remember to focus on a single task at a time and to avoid multitasking. Multitasking is detrimental to productivity because it forces you to shift from one activity to the other without giving any of the

activities your full attention. You are more effective as a minimalist if you do one thing at a time.

Revisit all your ambitions and goals.

You also need to revisit your goals and ambitions and reevaluate them to see if they are in line with your values as a minimalist. Some personal goals and ambitions may negate your efforts towards minimalism so it may be in your best interest to review them and to alter them so that you don't have any disharmony in your life. For example, if you have been saving up to buy a Porsche, and you have decided to embrace minimalism, you may have to change that dream into something that is in line with the principles of minimalism, for instance, you could turn those savings into a down payment for a beautiful little house.

Start with something small.

You have to remember that you don't just wake up one day and become a full-fledged minimalist. It's a lifestyle choice for which you have to work one day at a time until you become good at it and it becomes a habit. If you expect to turn into a minimalist overnight, you will be hugely disappointed. Instead, you should ease into it and try to make gradual but steady improvements.

Be more deliberate about how you live your life.

One significant component of minimalism is the ability to live in the moment and to avoid going through life on autopilot. You need to stop dwelling on the past and worrying too much about the future, and instead, focus all your attention into the things that you are doing at that very moment. The fact is that you won't be able to change the things that have already happened, and you can't control things that are yet to happen, so your best chance of making your life better is by giving the present moment all of your attention, and working hard to ensure that your future will be a little bit more comfortable.

Reduce your media and online content consumption.

We have already talked about setting limits for yourself, but it's worth mentioning on a separate point that a big part of minimalism is reducing the interference that tech gadgets have on our lives. When we consume a lot of media through all our smart devices, we waste a lot of time. More than that, media tends to implant a lot of consumerist ideas into our heads, and we are always tempted by adverts, celebrity lifestyles, and product placements. Whether its television, movies, online videos, social media photos, or even blogs, you need to reduce the amount of media you consume, and you need to spend more of your time reading books.

Factor minimalism into all of your future decisions.

As a minimalist, you need to factor minimalism into all the decisions that you make from this point onwards. Before you purchase something new, you have to examine your motivations for making that purchase, and you

have to assess whether you truly need that item or whether your consumerist tendencies are creeping back into your mind. Keep working at minimalism every day, and don't bow to pressure from your friends to abandon your new lifestyle.

Chapter 2: Budgeting

What Is a Budget?

In the conventional sense of the word, we understand the term budgeting to mean how individuals or entities can estimate their expenses and try to match those expenses with the revenue that they have. However, for the purposes of this book, we will take a more holistic view of that term. When we talk about a budget, we don't just mean a plan on how to spend your money. The fact is that besides finance, there are other resources that one can budget for. Aside from financial budgeting, we will also look into how a person can budget his or her time or how he or she can create a budget that is based on his or her own personal values.

Personal Finance Budgeting

Individuals, couples, and families need personal finance budgets to be able to have a stronger grip on their expenses. It is easy to assume that only people with low income should have budgets, but that is a misconception that we need to dispel. Even if you have a large paycheck coming in every week and even if you have enough savings in your accounts to last you a lifetime, you still need to budget to manage that money effectively. Don't assume that just because you are well off, you cannot benefit from a personal finance budget. A lot of people assume that budgeting is not for them and that they can flourish without one—so let's unpack some of the assumptions that people make so that you can understand why you might need a personal finance budget of your own.

When you make enough money to cover all of your essential expenses, including all your bills and groceries, you can easily assume that a budget is not for you—but that isn't the truth. You, too, need a budget because when spending becomes an open-ended thing, expenses are going to creep in from nowhere. Let’s say that you have $500 in disposable income after paying all the bills and that you haven't allocated that money any specific function. What you have is “idle money,” and it’s going to be an itch at the back of your mind—so anytime you turn on the TV and see an infomercial, you are going to be thinking, “Why don't I just buy that? I certainly can afford it!” You will go online and scroll through e-commerce sites, and every item on those sites will be a temptation. When you have a budget, you will be able to assign a specific duty to each and every dollar in your bank account—and whenever you are tempted to spend cash on anything nonessential, you will be more inclined to reconsider your options because it would mean that you are taking cash away from something else.

Lots of people also fail to budget for their cash because they assume that budgeting requires a lot of math skills. You may have come across a person who says that he or she can't budget because “I'm just not a numbers guy.” Many people shy away from budgeting because they are unwilling to sit down and start punching numbers into a calculator. If you are one of those people, the good news for you is that now, we have lots of free and affordable accounting software and apps that are optimized for personal financial management and for budgeting. You can easily install one of those apps on your computer and use simple templates to input your expense and income values so that you can easily build your budget from there.

Another misconception that people have that stops them from creating a personal finance budget is the assumption that they enjoy great job security and that they, therefore, never have to worry about having a constant flow of income. That assumption is often misguided because even if you are the best worker in your department, the fact is that no corporation stays stable forever, and there is always a chance that you could be laid off because of downsizing, or because of a merger that makes your job redundant. Small successful companies could get mismanaged, or they could even die off if the original owner retires or passes on. Budgeting and proper financial management can help you better deal with unforeseen circumstances that could cause you to lose your income.

People also assume that budgets will deprive them of the finer things in life, so they avoid budgeting all together so that they don't feel guilty when they make expensive purchases. The fact is that a budget isn't meant to guilt you into not buying nice things. It's just intended to help your account for your money a lot better. It enables you to deal with your priorities first so that secondary expenses can come in later. When you are making a budget of your own, you are at liberty to allocate a portion of your income to ‘entertainment' or ‘fun activities.' The most important thing is that you understand exactly how much you spend on those fun activities because if you don't take stock, you can quickly acquire run-away expenses that can hijack your finances.

The Process of Budgeting Your Time

As we said, budgeting is more than just about the finances. We could argue that budgeting for your time is more important than even budgeting for your

money because while you can always make more money, you can never recover lost time. Budgeting for your time is about developing better time management skills. We will take a brief look at how you can create a time budget.

To create a time budget, you have to track the amount of time that you spend on certain activities. By tracking your time, you will be able to identify an area where you tend to waste it, and this can empower you to make real changes in your life. You might find that you spend a little too much time watching television, but not enough time reading.

Once you have identified areas where you waste time, you will have to identify the important things that you need to spend more time doing so that you can reallocate your time to those things. If you have activities that require a lot of brain power and concentration, it would be better for you if you scheduled them earlier in the day when you are generally more productive. Your time budget won't be similar to anyone else's because your priorities are unique to you. However, as a rule of thumb, you have to remember to allocate more time to things like work activities, spending time with your family, and academic studies. Leisure activities are encouraged because they help you unwind, but under no circumstances should they be a bigger priority than core activities that help improve your life.

When you implement your time budget, you need to train yourself to watch the clock very closely. You always need to be aware of what time it is, possibly to the nearest 5 minutes. The best way to manage your time is to review how you spend small chunks of it. For example, you may have

allocated 2 hours for studying in the evening, but within those 2 hours, you need to monitor your work progress in smaller chunks. You have to ask yourself, “Have I been doing something productive in the last couple of minutes, or have I just been distracted?” Even if you have a well-appointed time budget, you can easily find yourself at the end of a scheduled session when you haven't completed the activity that you wanted to do. That is why you need to make smaller time budgets within your larger time budget. For example, if you have allocated 2 hours for studying a chapter of your textbook, you can break that down further and say for instance that you will be studying one page every 5 minutes.

Value-based budgeting can help ensure that the things on which you spend your time and money are in line with the values that you hold dear. When creating a value-based budget, you have to start as usual by tracking how you spend your time and money—then, you have to hold those things up to the values that you espouse and see if they actually measure up. You have to ask yourself, "Does this expense reflect my values?" or "Will spending this much time doing this particular activity help me reach my goals and foster my values?" If you find that an activity or an expenditure goes against values that are important to you, cut it out altogether, or find a substitute activity or expenditure that won't violate your values. For example, if you value minimalism, and you are considering spending cash or time on something that goes against the values that underlie minimalism, you may want to rethink your whole plan and find a way to substitute that activity or expenditure with something that will ultimately provide you the greatest value in the long run.

What Are the Benefits of Having a Budget?

Holistic budgeting can have numerous benefits for individuals, couples, and families. Unfortunately, most of us tend to avoid taking the time to do any of it because it feels like a chore. In this chapter, we will discuss why it’s advantageous for you to go through the hassle of sitting down and coming up with a value based budget for your time as well as your money.

It gives you absolute control over your time and money.

One thing that you have to understand is that if you aren't controlling your finances, then they are controlling you. The same thing applies to time — if you aren't managing your time, then external forces will have control over your time. Having control over your life is essential because it enables you to be happier and to make decisions that are in your own best interest so that you don't feel as though you are a slave to external circumstances. When you have 100% control over your time and your money, you can spend both resources in a way that maximizes your happiness and your fulfillment. When you have control, you have the power to iron out all the weaknesses in your spending and your time management habits, and this makes you more productive and more successful.

It allows you to track your time-bound goals, including your financial goals.

Unless you have a budget, you won't be able to track some of your financial goals and other personal goals that are time-bound so you won't be able to monitor your progress. If you can't monitor your progress with certain

goals, your chances of actually achieving your goal will be significantly diminished. Supposing you are trying to read a book, but you haven't created a time budget, and you haven't allocated specific chunks of time towards that effort. How will you know that you are taking too long? When it comes to your finances, suppose you are saving up for a down payment for a house, but you don't have a budget that allocates a certain amount of income towards that goal. How will you know that you are on track to meeting your goal? As part of your budget, you will write down all your goals, and this will enable you to allocate each goal enough time and money to make sure that it is realized.

It brings your attention to mistakes about which you may be unaware.

When you have a proper holistic budget, you will be completely aware of where your cash is coming from and where it's going. You will also be aware of how much time you have on your hands, and how you spend that time. This will help you understand what errors you are making in the way you spend your cash and your time, and you will, therefore, be able to make better judgments. If you know exactly how much disposable income you have after paying for all the essential items that you need for the month, you will know what you can afford and what you can’t. Understanding how much time you need to invest to accomplish certain goals can also help you understand whether or not you can afford to spend considerable amounts of time on trivial things.

It helps you to be more organized in how you spend your time and money.

Budgeting in a holistic way helps you to be more organized in your approach to all facets of your life. When you create a holistic budget, you will break down all your expenses and bills, including what you need to pay for insurance, your mortgage, car payments, internet access, etc. You may be able to print out a template for your personal finance budget, and it will help remind you to pay all your bills promptly. The same thing applies when you create a budget for your time. You will be more organized in the way that you perform your duties and fulfill your social obligations. A budget will also help you catch slight changes in your expenses that you might have missed if you didn't plan your payments. For example, your utility company might decide to raise its unit fee slightly, and this could result in a significant bump in your monthly bill. If you have a budget, you will notice that your bill exceeds your normal allocation, and you will be able to make adjustments. However, if you don't plan your budget, you may not notice that your expenses have gone up slightly, and this could be a major setback, especially if you fail to account for that slight change in your bill.

It can cushion you against unforeseen expenditure and events.

Proper budgeting includes setting aside funds for the purposes of emergencies. Life is unpredictable, and from time to time, unexpected expenses may come up. You have to prepare for such expenses by factoring them into your budget. Life can surprise you with things like a trip to the hospital, a plumbing issue at the house, or a mechanical problem with your

car. When these things happen, you have to be prepared so that you don't have to take out a loan or use credit cards.

When budgeting your time, you also have to consider the occurrence of random events that could use up a lot of time. If you have major upcoming projects, it's wise to budget your time in such a way that you would be able to finish your project a little while before it's actual hard deadline. That way, if something unforeseeable happens, you would still be able to deliver on time. For example, if you are writing a book report for school, budget your time in such a way that you will be able to complete your book report a couple of days before its really due, so that in the event something interferes with your plans, you still have a day or two to make up for the lost time.

It can improve your personal relationships.

Our relationships are strained when we don't spend enough time with the people we love. The same relationships are also strained when we mismanage money, and financial problems become a source of tension. A holistic budget can help improve your relationships in several ways. First, it makes it possible for you to prioritize your time so that you can spend more quality time with the people you love. Second, it allows you to prioritize your spending so that all your money goes into relevant expenses, and this can significantly reduce the tension between you and your spouse or your family members.

Financial problems are one of the leading causes of divorce, and they can be truly damaging to all sorts of relationships. The problem with our society

is that in some of our households, we think of financial discussions as taboo subjects. That is an unhealthy approach, so we need to be able to change our mindsets in order to reap the benefits of a well-planned budget.

It can help you create a safety net.

Budgeting can help you create a safety net of your own so that you have peace of mind and the ability to survive in case there are drastic shifts in your financial situation. The question you need to ask yourself is, “If I get fired today, how long will I be able to survive before I get my next job?” If you have a budget, then you have a full understanding of your income and expenses, and you have more money in your personal savings and in your emergency fund, so you will be able to hold yourself over when things get tough. Having a safety net can also help you transition into a more fulfilling career. For example, if you dislike your job, and you would like to start your own business, you will be more inclined to take the next step if you have enough money to cover your expenses for the next 6 months or more.

It can help you to pay off all your debts a lot faster.

Budgeting both your time and money can help you get your debt under control. Most adults have debts in areas such as car payments, student loans, mortgage payments, etc. Having a budget can help you to stay up to date with your payments, and it makes you less likely to default because you will be setting aside money from every paycheck to go into your debt payments. As you analyze your finances before creating a budget, you will have a better understanding of the terms of your loans, particularly your

interest rates, and this can help you figure out how to regain control over those loans. For example, if you budget well and reduce your expenses in other areas, it could allow you to increase your monthly loan payments so that you are able to pay off the whole thing a lot faster and therefore pay less in interest in the long run.

If you budget your time well, you may be able to free up your time so that you can take extra shifts at work, get a second job, invest your money, or start a side business that can help you raise more money and pay off your debts a lot faster.

Why Is Budgeting Difficult?

The word ‘budget' has a negative connotation in the minds of most people. We tend to think of budgeting as something negative. First of all, it requires us to apply mathematics, and the fact is that doing mathematical calculations isn't something that the average person enjoys. Even people who use math daily in their jobs have a negative view of budgeting because it just feels like more work to them. Some psychologists believe that the reason people dislike budgeting is similar to the reason why people dislike dieting. In the centers of the brain that control emotional responses, words like ‘budget' and ‘diet' are associated with things such as agony, suffering, depression, and the general feeling of being deprived of something. In other words, when words like ‘diet' or ‘budget' come up, our emotional brains immediately associate them with discomfort and hard times, and we immediately start thinking of those words as negative things.

Some psychologists believe that if you mention the word diet, to some people, it makes them feel as though there is a famine that is coming. While the body may be able to deal with a brief period of famine, it can't handle starvation in the long run, and that explains why most people end up dropping their diets after just a few days. When you are on a diet, even the foods that you ordinarily try to avoid, begin to look appealing and appetizing because the ‘reward value' of food is significantly increased. That means that the longer you are on a diet, the harder it becomes to resist even the foods that you typically won't consider eating.

The same principle applies when you are dealing with a budget. When you start budgeting, you will be more tempted to make purchases than you are

under ordinary circumstances. That's because you will feel as though making certain purchases is forbidden, so you will start obsessing over the things that you can’t have. Once you get started on a budget, all the things that you are missing out on because of the budget will start popping into your head, and you will have a difficult time focusing on the benefits that you are expecting to gain from taking up that budget. When you make your own meals, you will start wishing you were out at a nice restaurant. When you drive your budget-friendly car, you will wish that you were in a large SUV. When you are on a budget, your emotional brain will tell you that you are dealing with scarcity, and you will feel the urge to spend some money so that you can put an end to that scarcity.

There are deep psychological reasons that make it difficult for us to stick to budgets, so when we are trying to start budgeting, we need to understand these psychological constraints so that we can make them work for us instead of letting them control us. The first psychological trick to use is changing the way we refer to budgets. Instead of making a budget, you need to create a ‘spending plan.’ The spending plan is similar to the budget in the sense that it’s meant to accomplish the goal of making you more responsible for your finances. However, the difference is that although budgets focus on placing restraints on your spending, your spending plan will be focused on redirecting your resources towards helping you to achieve your most important goals.

When you want to start a spending plan of your own, you will sit down and create a list of the things that you value the most, as well as a list of the things you enjoy the most. You will make sure that you go into very specific

details about those things, and that you understand everything that it would entail for you to achieve those things.

For example, if you would like to go on vacation to the Caribbean at the end of the year, you would make sure that you make that goal as vivid as possible. You would have to create visual images that could help you goal feel a lot more tangible. For example, you could get pictures from the place you want to visit and hang them in rooms where you spend most of your time. You could also use pictures of your destination as the background images on your phone, your computer, or your tablet. Once you've made your goal seem real and attainable, it's time to figure out how you intend to pay for it. You could start a plan to save enough money to achieve that goal. You could figure out what the goal is going to cost you, and find out how much money you would have to put aside each month to realize that goal within the predetermined time frame. You have to understand where the money will be coming from, what fraction of your income it is going to be, and how you are going to secure the money to avoid the temptation of spending it on other things. You also have to figure out what things you are going to forgo in order to have the money that you need to save. Budgets and spending plans are similar when it comes to implementation, and they only differ because of slight differences in their approaches.

Our ability to properly manage our money depends on our behavior, and slight changes in the way we approach personal finance management can have a massive impact on whether or not we would actually be able to control runaway spending in the long run. While budgets feel like painful constraints, spending plans make us feel as though we are in control of our own finances, and they even serve to motivate us to manage our money a

lot better. When you use a spending plan in place of a budget, you will feel really excited about the fact that you will eventually get to spend cash on the things that you truly want, and you will feel a sense of satisfaction when you eliminate wasteful spending from your life.

Another psychological reason why we find it difficult to stick to budgets is that we are naturally more optimistic than realistic. That means that we often assume that we will spend money sensibly, and therefore we underestimate each line item in our budgets. Market researchers did a study where they asked people to guestimate their spending for the next month, and for the next year. What they found was that most people were bad at estimating their spending for the next month, but they were a bit better at guessing their spending over the whole year.

Those researchers stumbled upon something rather curious here. While you may assume that it’s easier to estimate short term expenses than long-term expenses, the truth is that when we estimate short-term expenses, we tend to imagine that we would be more frugal. When we estimate long-term expenses, we understand the fact that because it’s a long period of time, some unforeseen things will come up, so we tend to make higher estimates just in case. That is an important observation because it means that while we know that we have a tendency to overspend, we technically aren't conscious of it when it actually happens. In other words, most of us overspend unconsciously. It is that unconscious overspending that makes us break our budgets or spending plans.

Unconscious overspending occurs in different ways, and unless we make efforts to be more aware of them, we won't be able to stay within over

spending plans. You may be pushing your cart down the supermarket aisle, picking up groceries, and then you spot a snack item that you really like. At that moment, you are going to think “a couple of dollars’ worth of snacks certainly won't ruin my budget,” and you toss that item into your cart. At that moment, it won't seem harmful, but the problem is that moments like that occur all of the time, and the cash tends to add up pretty fast.

Another way we overspend unconsciously is by going over budget on certain items by rounding off the figures mentally. Supposing you go to a shoe store with the intention of spending $300 on a pair of shoes. When you walk around, you see a perfectly nice pair at $280, but right next to it, there is a slightly nicer pair at $320. Which pair are you going to buy? You may tell yourself that either way, it is $20 give or take. More often than not, if you have the money, you may opt for the nicer pair. While that is fine, the problem is that you will make the same decision with every other item you buy that month, and in the end, you will realize that you are way over your budget.

When creating a spending plan, it’s better to overestimate your spending so that you have some wiggle room, and you don't feel too constrained to the point that you are tempted to abandon the plan altogether. You should also keep track of your spending, and try to take note of the number of times within each month that you experience a spending dilemma similar to any of the ones that we have discussed above.

Another psychological reason why we tend to overspend is that we do a lot more of our transactions electronically, so it doesn't really register in our minds that we are losing cash. Psychologists have found that when we use

credit cards, debit cards, and online payment platforms such as PayPal and Apple Pay, we tend to spend more than we would when we use cold hard cash. In a study done by researchers at MIT, it was discovered that people were willing to spend 2-thirds more on tickets to certain events if they paid electronically versus if they paid with cash. When you hand over cash to someone, that transaction feels a lot more tangible, and the sense that you are losing something of value registers in your mind. When you buy something electronically or even online, you don't actually give away anything physically, so there is no moment of hesitation where you stop to give the whole thing a second thought.

Stores and retail companies understand this concept. That is one of the reasons why so many of them are in the process of phasing out cash payments as an option. However, as long as you can, you should try to make cash payments whenever you make a purchase, even though it may feel like a bit of a hassle every time you have to go out to find an ATM machine.

Another reason why budgeting is so difficult is that psychologically, there is some disconnect between our present and our future selves. This applies to personal finance and budgeting as well as in many areas of our lives where we have to work hard for something. Budgeting requires you to spend less money presently so that you have the cash to spend in the future. However, we have a natural inclination to think of our future self as someone else who is a stranger to us. Saving for the future can sometimes feel as though we are keeping the money so that someone else can use it.

One final reason why we have a difficult time sticking to our budgets is that we set goals that seem big and distant, so it always feels as though we will have ample time to deal with our money problems much later. For example, let's say that you are in your late 20s, and you tell yourself that you want to save a million dollars for your retirement. At that age, you have at least 30 more years in the workforce, so you are likely more inclined to spend whatever you make now and instead start saving cash in a couple of years. The days will go by fast—and by the time you are in your late 30s, you will be underperforming, and your motivation will die off. However, if you break that savings goal down into smaller bits, you may find that it's more manageable. For instance, you could decide that you want to save $70,000 before you are 30, $200,000 before you are 35, and so on until you get to your goal. You could even break it down much further until you know exactly how much you need to save this month or even this week to reach your goal by the time you retire.

Chapter 3: Minimalist Spending Plan

What Is Minimalist Spending Really About?

As a minimalist, you have to spend money on things that provide value and real purpose to your life, as well as things that give you freedom. We've mentioned that when you spend too much on things that you don't need, you become a slave to consumerism. For minimalists, spending is about breaking the chains of consumerism and having the freedom to only pay for what helps us achieve goals that are aligned with our values.

Before you become a minimalist, you are primed to think of money as the most important thing in life. They tell you that money makes the world go round and that you should spend almost all of your waking hours looking for more of it. As a result of this mentality, you often end up prioritizing money over everything else in your life. You work long hours, and you forget to nurture your relationships with the people that are most important to you. You spend endless hours hunched over your desk, and you forget about your own health. All that’s important is making money.

The problem, however, is that when that money finally comes in, the world tells you something different. Although the world wants you to work tirelessly to get money, it doesn't encourage you to keep it or to be more responsible with it. Instead, you are bombarded with messages about things that you should buy and lifestyles that you should aspire to have. As soon as you make a single dollar, there is a long line of wants in the back of your mind because companies have been working hard to make sure that your mind is wired that way. There is never a shortage of things to spend money

on. Even things that you have that work perfectly well are soon phased out so that you have to buy newer and shinier versions of the same things. In the end, you are stuck in a vicious cycle of working hard to make money and then turning around to fork it over to companies and brands in exchange for things that you very well can do without.

Minimalist spending is really about breaking that cycle and freeing you once and for all. It's about overhauling your mindset so that, for the very first time, you can see the things that are really important to you and understand that possessions don't add value to your life. Even if you are good at the game of life as it is, you will never be truly happy until you break out of that cycle. Supposing that you are smart, you work hard and make a lot of money, so you can afford to pay for all the finer things in life. If you are a consumerist, you will never win because there is always another level of the same game ahead. If you can afford to buy a house, there is always the temptation to buy a second vacation home. If you can buy a high-end sports car, there is always the temptation of owning a yacht. In other words, no matter how good you are at it, consumerism has no end —and the only way to win is to stop playing.

There is a common misconception that minimalism encourages people (mostly young people) to be lazy, to avoid exerting themselves, and to stop participating in the economy. Nothing could be further from the truth. All minimalism does is that it challenges you to rethink your priorities and to understand what's really important in life.

Minimalist spending is about using your income to buy your freedom instead of wasting it on consumerist trappings. It encourages you to think of money as something that you could use to free yourself. For example, let's

say that someone handed you $500. How much freedom could you buy with that? For most people, if you had five hundred dollars, and if there was no risk of losing your job over it, you would probably take a couple of days off and do something fun. Now think of retirement. When you save money for retirement, you are essentially putting money away so that you could use it in the future to buy yourself some freedom. The easiest way to understand why money can be equated to freedom is by thinking of the lottery. What if you won $50 million in the lottery today? Would you still spend time doing a minimum wage job? You would probably quit that same day because money gives you the freedom to do what you really want. That is why when you spend money on things you don't need, you are essentially throwing away small chunks of your freedom.

Joshua Fields and Ryan Nicodemus are thought leaders when it comes to minimalist spending. They once suggested that when you want to make a certain purchase, you have to try to convert the cost of that item into ‘freedom,' and then try to figure out if it's worth it. For example, if you walk into a clothing store and you are tempted to purchase an item that is worth $40, you have to ask yourself, “Is this piece of clothing worth $40 of my freedom?” When you look at it from that angle, you realize that the money is worth more than just its dollar value. It's also worth your time and your freedom.

Minimalist spending is about trying to keep yourself from getting shortchanged every time you spend money on fancy things that you can easily live without. For example, when you spend $30,000 on a car right now, you are not just losing a sizable chunk of your paycheck which will go

into the car payments, you are probably also losing 2 whole years of freedom that you could have enjoyed when you retired.

Minimalist spending is about putting an end to the wastage of money. You could argue that all types of spending plans serve to reduce the wastage of money, but the fact is that minimalist spending goes a step further. It changes your understanding of what ‘waste' really is, and it makes it possible for you to prioritize your freedom so that you aren't stuck in a lifelong trap of consumerism.

Psychology of Consumerism and Purchasing

Consumerism is a complex issue, but the first thing that you need to understand is that without it, Western economies wouldn't be anywhere close to where they are today. From an academic standpoint the term consumerism refers to a theory which postulates that when we increase our consumption of goods, we boost the economy. However, the term consumerism is mostly used to refer to the human habit of spending money and other resources on things that aren't essential for human survival.

If you really think about it, consumerism is detrimental to an individual, so by definition, it should be considered to be a vice. However, our societies accept it, and they even extol it as a virtue. The government encourages consumerism because it facilitates economic growth. When you see the consumer index going down, macroeconomists start to worry, and the people in charge start crafting strategies to make people spend more. The point is that consumerism is one of the most psychologically confusing vices because while you have to go against social pressure when you take up vices such as smoking, society actually encourages you to consume more. As such, consumerism becomes a problem that most people don't even recognize as one.

One of the main psychological effects of consumerism is that it teaches people that “more is better.” You always hear about offers such as “buy one get one free” and “get a free item on your 10th visit.” When you come across such things, the idea that you should always be on the lookout for more material things becomes ingrained in you. Your motivation becomes

to work hard, to earn money, to buy things, and to become happy as a result of having those things.

There are several problems that come about as a result of that mentality. The first one is that people are no longer intrinsically motivated to do anything. It used to be that people would travel across oceans, journey into jungles, go to foreign lands, study art, music and science, and they would do all these things because they were curious, and they had the spirit of adventure. Now, most people do the things they do because they just want to make enough money to afford the nice things in life. When we talk to our kids about their future prospects, we suggest career paths that we understand to be the most lucrative in terms of financial rewards, irrespective of what passions the child may have. Not many people want a job where they get to impact other people's lives. Everyone wants a job that pays the highest. Even when we have jobs in which we are well trained and perfectly competent, most of us would still jump at the opportunity to do something else if it paid just a little bit more.

Another problem with consumerism is that it's absolutely destroying the planet. Companies are always looking to churn out products so that they can sell more and make more money, and in most cases, they use up natural resources and release waste into the environment. Consumerism not only ruins our mental health, but it also threatens our very existence as a species.

Psychologically speaking, we shop to fulfill certain emotional needs. Consumerism is, therefore, a habit that we develop as a form of ‘therapy' to help us deal with certain emotional shortcomings. For example, if you have an emotional need to be respected or to be admired by the people around

you, you may go out and buy nice things so that you may be perceived as successful and affluent, and so that you may gain the respect that you want. In other words, we buy things to fit in.

The real tragedy of consumerism is that it actually works, albeit temporarily when it comes to fulfilling those emotional needs. As a result, it registers in our brains that we are doing the right things even though we are not. Let's say you walk into a store and you buy them a nice and expensive pair of shoes. You wear that pair of shoes to work or to a social gathering. You receive compliments from your friends and colleagues about those shoes, and everyone wants to know how expensive they are and where you bought them. At that moment, you are happy because your negative spending decision is receiving positive reinforcement from society.

When you wear reasonably priced shoes the next day, no one seems to pay attention to you, so the good action that you have taken isn't reinforced or encouraged in any way. When you need to buy a pair of shoes again in the future, you will know that you are better off financially if you get reasonably priced shoes, but you will also remember how great you felt when you bought the more fashionable pair, and you may, therefore, make the decision to pay more for a second shot at that temporary happy feeling. In a nutshell, that is how consumerism becomes ingrained in us like a habit.

Psychologically speaking, consumerism is essentially an addiction, and it can eat away at all your financial resources, destroy your hope, and negatively impact your wellbeing. Consumerism is like a drug that everyone encourages you to take. If you developed a meth habit, your friends and family members will hold an intervention for you and

encourage you to seek help. If your consumerism gets out of hand, most people will encourage you to keep going on (either directly or indirectly), and the only way anyone would notice that it's a problem is if you are using their money. The only people who will ever tell you to stop overspending are; your spouse (if your habit is ruining their finances) and your parents (if you are still using their credit cards). Otherwise, nobody will ever bother to point out that your consumption habits are getting out of hand because they too don't want to be seen as people who are concerned about not being able to afford nice things.

You may have heard about shopaholics (or you may even be one yourself). These are people who are compulsive shoppers. They respond to stressful stimuli by shopping. When something happens to make them a bit stressed, anxious or depressed, they get their credit cards and go out shopping, or they log into e-commerce sites and start placing orders for things that they don't really need. Shopaholics are extreme versions of consumerists, but their habit is actually more dangerous because shopaholics actually lack impulse control. The term “oniomania” was coined as a name for the disorder that shopaholics have. While most consumerists may be able to reason their way out of making certain unwise purchases, shopaholics may not be able to do it because for them, it's a compulsive disorder, and it's very difficult for logic to win out over disorders that result from emotional reactions.

The consumerism problem is compounded by the fact that it is very easy for a person to spend money that they don't even have. Companies and businesses understand that we are more careful with money that we have worked hard to earn, so they have made it extremely easy to you to spend

money that you are yet to earn, and then to pay for it later. As we have mentioned in this book, there is a disconnect between our present self and our future self, so it's easy for us to make mistakes at the present moment and then stick our future selves with the responsibility of fixing those mistakes.

When we use credit cards to buy things, or when we use loan money to pay for major purchases, it doesn't fully register in our minds that we are spending a lot more than we might be able to deal with, because there is a primal part of us that feels as though we a getting something for free. That's is why it's so easy for shopaholics to rack up thousands of dollars in credit card debt over a single weekend when they know pretty well that they would have to work for months or even years just to pay off those debts.

It's important to understand the psychology of consumerism so that you know what you are up against when you try to stop spending your hard earned money on the things that you don't need. You have spent your whole life getting the values of consumerism embedded in your brain, so you have to understand that it will be difficult to change your mindset in order to become a minimalist spender. You have to retrain your brain to understand that the upscale lifestyle that you are working so hard to pay for is not going to make you happy, and it's probably not going to be worth your while. It's going to be hard to understand that when you spend your time looking for and caring about physical possessions, you are wasting valuable time that you could be spending on creating stronger and more meaningful relationships with the people in your life. It’s going to be challenging to accept the fact that with every unnecessary purchase you make, you are contributing to the demise of our planet.

However, the more you learn about minimalism and the more you practice it as you spend your money, the more you will notice that you are happier and under less pressure—and you will realize that the acquisition of material things isn't what life is about.

Steps to Creating a Minimalist Spending Plan

Let's discuss in detail the steps that are involved in creating a minimalist spending plan.

Creating a Mindset That Prioritizes Financial Freedom as a Way of Decluttering

Applying minimalism to personal finance means decluttering your finances so that you have some financial freedom, and are not overly dependent on financial institutions and services such as bank loans and credit card services. In many households, a lot of stress and confusion arises from having too much financial clutter. Unlike ordinary clutter, financial clutter can prove to be quite stubborn when you want to get rid of it. When we talk about financial clutter, we are not referring to the paperwork that you have from your financial institution. Financial clutter has little to do with your banking documents, insurance forms, tax filling forms, credit card paperwork, and investment documents. Sure, those documents are important because you will need them as you try to unpack your financial clutter, but when we speak of financial clutter, we mean the financial mess that you might be in as a result of the choices that you have made regarding money.

If you want to be a financial minimalist, it helps if you think of things like loans, credit card accounts, bill payments, investments, savings, and personal expenses, as financial clutter. The way you handle clutter is the same, whether you are dealing with a messy closet or a messy financial situation. When you clean out your closet, you are trying to get rid of

unnecessary things, remain with the bare essentials, and regain the freedom that you lose when you have too much stuff to worry about. With financial clutter, the end goal is almost the same. You need to get rid of unnecessary things that cause confusion like too many credit cards and too many small loans from different providers. You need to work towards simplifying things so that you only remain with the most essential financial obligations to worry about, and you need to regain the freedom that you lose when you owe money to a lot of people and when you work tirelessly to make money only to spend it on things you don't need.

The pursuit of freedom from material possessions is the foundation of minimalism. Your biggest priority as a financial minimalist will be to strive to be free from the kind of financial problems that you end up losing sleep over. The question then becomes, "How do you manage your finances in a clutter-free way?" Many steps are involved in that process, but your biggest priorities should be to reduce your debts, manage your income better, reduce your expenses, and increase your income and savings.

You need to ask yourself; "Which financial management methods make it easier for me to do all things in the easiest, fastest and simplest way?" It would be best if you considered going digital and making use of software or banking options that allow you to manage all your finances in one place so that you can automate most of your transactions.

You also need to create a practical and actionable spending plan, and you need to find ways to ensure that you will stick with that plan even when things get tough. Your plan should help you reduce your debts as well as your number of debtors so that you aren't confused at all times about which

debtors to prioritize. You also need to come up with a plan for when you retire. That means that as you declutter your finances, you also save enough money, not spend it all as it comes in. You can only manage to do all these things if you are motivated and if you have the correct mindset towards achieving financial freedom.

You have to get into the mindset of consolidating things instead of letting them lie all over the place. In your personal finances, this means that you have to consolidate things like insurance policies, debts, savings accounts, and bill payments.

Financial minimalism also means that you deal with things promptly, and you don't waste time waiting for them to start accruing extra charges. That means that you may have to move things around so that you can make loan repayments and bill payments as soon as possible. If you are a renter, it also means paying your rent on time.

To prioritize your financial freedom, you have to understand the things that matter the most to you, and you need to have clear financial priorities. That means that you first have to understand your own personal values and to make sure that as you go about decluttering your finances, all of the decisions that you make should be in line with those values.

Goal Setting

When you set financial goals as a minimalist, you have to ensure that those goals are in line with the core principles of minimalism. When you are dealing with goals related to home ownership, your financial goal shouldn't

be to buy the biggest most luxurious house you can find, but it should be to buy a decent enough house that is going to serve all the purposes that you need it to. As long as you remember not to negate the principles of minimalism in your goal setting process, you are at liberty to prioritize your own preferences.

The first thing in the goal-setting process is to figure out what is most important to you. You have to get some writing material and list down all the things that you know you want out of life at that point. It doesn't matter how serious or how ridiculous a wish is. As long as it's a wish that you have, it should make it to the preliminary list. The purpose of this exercise is to know all the goals and dreams that you have before you can begin to apply logic and principle to each one of them. It doesn't matter how soon you wish to achieve a goal, or how far into the future you expect to accomplish it. At this stage in the goal-setting process, everything is fair game.

The second thing you need to do is to put all your goals through the ‘minimalism test.' That means that you have to weigh each goal that you have listed down and see if it negates the core principles of minimalism. If one of your goals is to own the newest model of your favorite smartphone which is to be launched in a couple of months, when you subject that goal to the minimalist test, you would have to ask questions like; Is this an item I need, or is it something that I just want? Does my desire to own this item stem from a consumerist mindset, or does this item serve a practical purpose in my life? Do I already have something else that does the exact thing that this item will be doing? The point of these questions is to help you understand whether the motivations for each one of your goals are

based on practical consideration, or if they are based on a desire to keep up with the Joneses. Try to be as objective as possible, and strike out all the goals that aren't minimalistic in nature.

After that, you will have a shorter list of minimalistic goals, which you actually intend to achieve. At this stage, you will have to create a new draft of your list of goals, except that this time, you will sort your remaining goals depending on a rough time frame. You can either categorize them as long and short-term goals or break them down further depending on the range of time within which you expect to accomplish them (e.g., you can set goals to achieve within the month, within the year, within five hours, within 20 years, etc.).

The next thing you need to do is to apply the SMART strategy to your goals in order to gauge their viability. For your goals to be considered as SMART, they have to be Specific meaning they have to be clearly stated without any ambiguity as to what they mean. Measurable - there has to be an objective, empirical way in which you or someone else could assess whether or not you have actually achieved that goal. Achievable - the goals have to be realistic given the facts of your current situation, otherwise, you would be wasting your time on a pipe dream. Relevant - the goals have to fit within the grand picture of your life, and they shouldn't be standalone goals that aren't part of something bigger. Timely - your goals should be time-bound, meaning you have set a time frame for when you intend to achieve the goal or to reach certain phases while you are in the pursuit of your goal. If your goals fit these criteria, then it means that you are on the right path.

The next step in the goal-setting process is to figure out what you will need to achieve each one of your goals in terms of financial commitment, time commitment, and the commitment of other resources at your disposal. If your financial goal is to save money for a down payment on a home, you have to figure out how much money you need, and how much time you have, then work backwards to find out how much you need to save today, tomorrow and the day after that if you want to meet your goal.

After you have figured out the cost of achieving each one of your goals, you have to create a spending plan that will help you set aside the money you need to finance each one of your goals within the time-frame that you have set. Create a separate account aside from your normal transactional account, and use this account to set aside cash that is earmarked to bankroll all your goals, to make sure that you achieve each one of them.

Finally, you need to create a system that will help you monitor your progress and know how well you are performing in your pursuit of each one of your goals. When you are done with the goal-setting process, create a simple document that records all the details of your goals - update this frequently as you chip away at achieving the goal and always refer back to it to make sure that you stay the course and eventually accomplish each goal.

Identifying Your Spending Habits and Consumption Behavior

You need to take stock of all your spending and consumption habits and try to figure out which ones need the most work so that you can get rid of them and try to be more frugal. If you embrace minimalism, you will have an

easier time figuring out which spending habits are need work, because you will start training yourself to identify the things in your life that you can do without.

To identify poor consumption habits, you can bring out all the receipts that you have collected over the past few months, lay them out and go through them one item at a time. As you read through your receipts, you have to ask yourself two simple questions. First, ask, “Could I have done without this item altogether?”. Then, if you really did need the item, ask, “Could I have done just as well with a cheaper item?” If your answer is yes to one or both of those questions, then it means that you could have saved the whole amount or a fraction of the amount of money that you spent on that item. Take note of that item, as it is one brick on the wall of your poor spending and consumption habits.

One common poor spending habit that most of us have is the choice to buy branded products in places where generic products can easily suffice. Brand products are often more expensive than generic ones because companies have to pass the cost of branding and advertising on to the customer. There are certain areas where you lose something in terms of quality when you pick a generic item over a branded one, but in most areas, you will just be losing money paying for the brand premium.

Supposing for example, you go to the store to pick up a 5-pound bag of rice. You find that the generic bag costs $3 while your favorite brand costs $3.50. Which one are you going to pick? You may feel attached to your favorite brand, but you know for a fact that it's the same rice of the same grain type, produced through the same process, and meeting the same hygienic

standards. The only difference is the packaging. The principles of minimalism dictate that you pick the more cost-effective option and you avoid unnecessary expenditure. It's estimated that you can save an average of 20 percent of the cost of all items if you opt for generic rather than branded items.

There are things that we are so accustomed to paying for to the point that sometimes, it doesn't register in our minds that they are actually unnecessary purchases. Let's take the example of bottled water. Some of us are so used to bottled water that we have forgotten that tap water is just as good in terms of physical, chemical, and biological qualities. Most cities and states have high water-quality standards that are strictly enforced, which means that tap water is clean enough to drink, so bottled water is an unnecessary expense. Did you know that if you drink the daily recommended 8 ounces of water every day, it could cost you an upward of $1000 a year if you prefer bottled water, and less than $1 over the same period if you prefer tapped water?

There are also numerous other ways we spend money unnecessarily without even noticing it. When we purchase items such as electronic appliances, it's okay to get a standard warranty, but extended warranties are generally a waste of money. When we are late on payments, and we have to pay late fees—that counts towards poor spending. When we pay to dry clean clothing items that are perfectly fine to wash, that is a luxury that we could do without.

The thing to remember about poor spending habits is that you lose a small and seemingly insignificant amount of money with every purchase, so it's

easy to ignore those habits and assume that they are inconsequential. The problem is that those additional charges accumulate and we end up losing a lot of money in the process. You should always be looking for ways to iron out your poor consumption habits and to cultivate good ones in their place.

Simplifying Your Accounts and Consolidating Your Loans

Minimalism is about simplicity, so it is wise to simplify your accounts and your loans by consolidating them. You do need several accounts because you have to have separate checking, savings and maybe emergency accounts, but you should avoid having duplicate accounts serving the same purpose, such as two separate checking accounts. As a minimalist, it is important to consolidate most of your loans to avoid the hassle of dealing with multiple loan payments every month.

There are a lot of reasons to consolidate your accounts, especially when you are dealing with savings, retirement, and investment accounts. For starters, it is easier to manage one single account than it is to manage different accounts at different banks. You will have an easier time controlling your whole portfolio, and you won't waste too much time going from account to account when you need to keep track of your cash and your investments. When it's all in one place, it is easier to execute certain investment decisions without having to deal with bank transfers.

Secondly, you will pay less in terms of maintenance fees because fees are charged per account, and not according to your balance. When you have a lot of accounts, fees and commissions will add up fast, and they will eat into your savings. Many service providers offer breaks in fees and

commissions when you reach certain thresholds, and that means that you are more likely to enjoy such benefits when you pool most of your cash into one account.

Consolidating your accounts also makes it easier for you to come up with a financial plan. When you plan for your retirement and major purchases, you get a better picture of your financial situation if you have your resources in one place, and you will be in a better position to come up with a more effective plan. If you try to make a plan while your money is spread over multiple providers, you fail to get a realistic view of your total resources and your cash flow situation, which can likely lead to miscalculations within your plan.

Consolidating your accounts is a good thing, but you have to be very careful and very wise when you do that. In some cases, it can mean that you have to liquidate the investments that you have made with some providers and that could have some tax implications (you might be required to pay Capital Gains Tax), so you have to make sure that it’s actually in your best interest to consolidate each particular account. If you stand to lose a lot of money when you close certain accounts, it may be wise to keep those accounts open.

Consolidating your loans can help you to reduce your financial clutter and to create a more straightforward spending plan. One main advantage of consolidating your loans is that you only get to make one single monthly payment, so you don't have to waste time keeping track of multiple loans from different providers and sending out numerous payments each month Consolidation is especially good if you have lots of student loans. Some

students graduate with more than ten different loans, and it can be confusing and overwhelming to try to service each one of those loans at the same time. When you consolidate these loans, they make up one-line items in your spending plan, so it becomes easier for you to figure out how to earmark cash to pay for it. Consolidation also reduces your chances of missing payments and ruining your credit in the process.

Loan consolidation opens up doors for alternative payment plans. If you consolidate your student loans in one place, you may be able to opt into payment plans such as the extended payment plan, the income contingent payment plan, or the graduated payment plan. Depending on your income, it may be advantageous for you to consider restructuring your loan and using a different repayment plan, but that only works properly when you have them all in one place. As a point of caution, you should be careful with some repayment plans because they may provide temporary relief end up causing you to pay a lot more in interest in the long-run.

Loan consolidation can also help you by making it possible for you to get discounts when you switch lenders. It can also help you by making it possible for you to restart your loan term because consolidated loans are generally considered to be new loans. It can reset the timeline on things like deferments and forbearances, and this can provide you with ample time to come up with a proper spending plan so that you are able to make all of your payments.

Dealing with Debt

Minimalist differs from a lot of other people when it comes to the way they deal with debt. First of all, minimalists don't believe in the idea that some forms of debt are technically good. There are economists who subscribe to the school of thought that it's a good thing to have some debt so that you can use your repayment history as proof of how reliable you are at making payments, in hopes to increase your chances of getting larger loans. Minimalists see the fatal flaw in that logic — the idea that you need to have debt to increase your chances of acquiring more debt (in the form of bigger loans) seems like a trap that is designed to keep you reliant on financial institutions so that they can squeeze as much interest out of you as possible.

Think about it for a second. You spend the whole month buying things with credit cards, most of which you can actually pay for out of pocket. At the end of the month, you pay that debt with interest, and you do the same with several other cards. If you make your payments on time, you get a good credit score. If your payments are late, that is reflected negatively in your credit score. Your credit score is shared with credit bureaus so that if you want a loan from a bank, they'll refer to that score to decide whether to give you a loan and what your interest rate for that loan is going to be. At the risk of sounding like a conspiracy theorist, I should point out that this looks like a system that is carefully designed to keep you indebted forever. They are so good at it to the point that they've convinced most people that debt is a good thing.

To minimalists, the idea of ‘good debt' is a myth. The only difference between various kinds of debts is that some are bad while others are much worse. So, as a minimalist, your primary goal is to be debt-free. Minimalism is about freeing yourself from consumerism, and debt is the

demon-child of consumerism. When you create your spending plan or budget, you should factor in a system that allows you to pay off all your debt as fast as possible. The fact is that you will never feel truly free unless you pay off all your debt. When you have a debt to pay, you feel like you are doing all the work and someone else is reaping all the rewards. There is no getting around paying your debt, so the best you can hope for is to get rid of the debt so that you can know what true freedom feels like.

Imagine having your paycheck come in, and you then get to keep all your cash because you don't have any debts to pay. You don't see chunks of your cash disappearing because you have to service a car loan, a student loan, a mortgage, and credit card payments. When you don't have those debts hanging over you, it will feel a bit strange at first—then, you will realize that you are feeling free for the first time in a long time.

If you are still young and you haven't accumulated a lot of debt, you might want to drop the bad habit of debt-financing all your major purchases. If you want to buy a car, instead of taking out a loan to pay for that car, you can get a cheap but functional car and use it for the time being, and then save your money until you have enough to get the car that you want. This method is going to be really difficult to implement because you have the urge to drive around in a nice car right now, but that urge is just a sign that your consumerist tendencies are trying to creep back up, so you need to learn to suppress those urges. You may not get to show off in a new car right now, but you also won't have to pay outrageous interest rates on a new car loan - that sounds more like showing off to me.

Paying off debts should be a bigger priority. There is no point of saving money when you have debts hanging over you. If you have savings that are

more than your basic emergency fund (a basic emergency fund covers all your expenses for around three months), use that money to pay off your debt before you start saving again. Loans attract higher interest rates than the ones that you get from the best savings accounts, so if you save money while you still have debts, you will actually be making a net loss.

Automating All Your Bill Payments

Minimalism is about simplifying things, so when it comes to creating a minimalist spending plan, it's important to make it very easy for you to execute that plan. One way you can do that is by automating the bill payment process. There are a lot of people who skip paying their bills, not because they lack the cash to make payments, but because they lack time to sit down and handle their bills one by one. Paying your bills is probably the least enjoyable thing that you can do. You will be spending a lot of time filling out boring forms as you watch your money disappear into the hands of utility companies and creditors. This can be a rather stressful experience, especially if you are forgoing some of the things you enjoy doing just so you can afford to make those payments.

Automating your bill payment process makes the whole thing less painful, and it reduces the amount of time and effort that you have to put in when you make payments.

There are several methods that you can use to automate your bill payments. You can automate the process through your bank. In this case, all you would have to do is give your bank all the information about the bills that you need to pay every month, and then the bank would proceed to make all

payments on your behalf. When your salary is reflected in your account, your bank will take out the payments for each bill and send them to the accounts of the companies to which you are making those payments.

Some banks also have online bill payment portals where you can log in and set automatic payments to a list of creditors. You would have to specify amounts that you need to send out to each creditor, and the bank will do it the same way that it moves cash from your checking account to your savings account and vice versa.

You can also automate your loan payment processes by giving creditors the authority to withdraw the amount that you owe them from your account and to pay it to themselves. In this method, you will have to provide each creditor with your banking information—then, the creditor will liaise with the bank so that they can take out the money directly from your account without violating your rights to privacy.

When you automate your bill payment process, you will be able to save a lot of time, which you can spend doing something less stressful and more rewarding. Automating your payments also makes it much easier for you to stick to your spending plan and to avoid the temptation of forgoing a bill payment so that you can spend the money on something that you consider to be fun.

As a point of caution, remember that when you automate your bill payments, you still have to make periodic checks to ensure that your bank or the creditor hasn’t made an error that could cause complications. Even

the best banks can sometimes make mistakes, so you have to crosscheck things to make sure that you don’t lose your hard earned money.

Financial Planning

When you create a financial plan, you have to make sure that the plan incorporates all your goals, and it doesn't negate any of your values. We have already discussed how you can figure out what your goals are, so here, we will focus more on making sure that your financial plan adheres to your values.

A good financial plan should serve as a roadmap to help you figure out how you can find the necessary cash flow which you will use to bankroll your quest as you try to achieve each one of your goals. Unlike a spending plan, a financial plan is more than just how you spend the cash. It covers how you can get the cash, save it, invest it, and spend it. In financial planning, you concern yourself with how you spend each dollar you make, as well as what you can do to make more money.

In personal finance, a financial plan would include possible ideas as to how you can boost your income by making more money at work, or by starting a side hustle to supplement your income. However, when we look at financial planning from a minimalist perspective, we are more concerned with learning to live within our own means while spending our time doing work that we are passionate about. Minimalism doesn't encourage people to break their backs just so that they can make more money to accomplish goals that add no value to their lives. Instead, minimalism teaches people to be more

contented with what they have and to make their income count more by avoiding wasting money on unnecessary material possessions.

If your goal was to save enough money to buy a nice car in a couple of years, a traditional personal finance expert might tell you to pick up a few extra shifts at work or to take a second job to be able to raise money within the stipulated time frame. However, a minimalist would ask you to recalibrate your goal, so that instead of saving up to buy a fancy car, you will be more realistic about the amount of cash that you can raise within that period, then find a more affordable car model within your price range which you can then purchase when the time comes.

Financial planning also involves selecting various investments so that you can grow your savings and be able to live more comfortably when you are retired. If you want to invest according to your values as a minimalist, you should try to keep things as simple as possible by just investing your money in ETFs (exchange-traded funds). These funds may have small returns, but they are generally safer, and they don’t take up too much of your time. You can just invest, set the investment aside, and then focus on things you are passionate about and let the funds grow.

Creating a Spending Plan

There are many different ways that you can go about creating a minimalist spending plan. Some methods are simple while others can be quite complicated, but the thing to remember is that there are no hard and fast rules as to how you need to format your budget, so you can look at all the methods out there and come up with one that works well for you.

A spending plan is defined as a statement or an action plan that you can use to coordinate the way that you intend to utilize your resources towards taking care of certain expenditures. It's a detailed plan that outlines the rules you plan on following when it comes to the way you spend your money, and the way you deal with many other money-related issues. It’s a sort of agreement or resolution that you come up with to help you track your own finances so that you don't end up spending too much where you shouldn't, or too little in areas that should be a priority.

One of the most common methods that people use when they are creating their spending plans is the “balanced money formula” method. This method is quite simple. It suggests that you spend 50% of your income on the things that you need, 20% on your savings, and 30% on the things that you want. This method is very simple because it makes it possible for you to assess what you can afford to have to depend on the income that you generate, so you never have to live beyond your means.

The things that you need include the basics that you can't live without, such as your house payments, your utility bills, your essential clothing, your gas money, and of course, your groceries. The things that you want include your nonessential clothing items, your new high-end electronics, tickets to games and concerts, snacks, your cable TV subscriptions, and many other things that you would still be able to survive if you didn't have. The percentage that goes into your savings can also be used to pay off debts.

While the balanced money formula is great in general, it somehow negates the principles of minimalism because it allocates such a big chunk of your disposable income to pay for the things that you want but could do without.

In keeping with the rules of minimalism, if you want to use this formula, you can try to modify it a little bit so that you reduce the percentage of income that goes into paying for your wants, and increase the percentage that goes into your savings. Minimalists should avoid using this method before they modify it, because the way it is right now, it makes it quite easy for one to overspend. That being said, this formula is great for minimalists because it simplifies all expenses by putting them into three general categories so that you can have an easier time deciding the priority level of each of them.

Another way of creating a spending plan is by using the envelop method, which is also known as the cash-only method. In this method, you assess your past spending behavior and determine how much money you need for each particular spending category for the duration of the month. You then make a withdrawal of the amount of cash that you need for all the categories and then put the cash for each category in a different envelope. If you decide that you will spend $500 on groceries, you will put that amount of money in an envelope, label it accordingly, and use it as your only source of money when you purchase groceries.

The point is that irrespective of what you want to buy at any given day in that month, the important thing is that the amount should be adequate for all your grocery expenses until the next month comes around and you have a new envelope. This method is great for people who tend to overspend on impulse purchases, and it can be effective in making you think twice before you buy something you don't need, because you will always be trying to spend less so that you don't exceed your limit. The main issue with this method is the risk involved in keeping large sums of money around at all

times. If you can figure out a way to keep your money safe, you are okay to try this method because it is in line with most of the principles of minimalism.

There is also the ‘zero-based' method of creating a spending plan. In this method, you have to assign a particular function to each and every dollar, so that you don't have any money that is idle in any way. Each dollar that gets into your account goes out to do something very specific. When we say that you assign a function to each dollar, it doesn't mean that you spend it, it just means that you give it a purpose. For instance, when your money goes into your retirement or your savings account, then that is the purpose that it is serving.

Each dollar you make will be given a specific job, whether it is to cover your utility bill, to pay off your loan, or to cover your mortgage. This method is great for minimalists because it gives us absolute control over our finances so that we don't have to spend a single dollar without planning for it. The downside of this type of spending plan is that it can be quite time consuming because it requires you to figure out what each dollar should go into, and it requires a lot of record keeping. Because the execution of this method is quite involving, there is a high likelihood that the people who use it could burn out and decide to abandon their spending plans altogether.

Another method of creating a spending plan is known as “the 60% solution.” In this method, 60% of all your income is used for something called “committed expenses.” The person who created this method refers to "committed expenses" as things like your groceries, car and mortgage payments, insurance, bills, and other things for which paying is an

obligation. In this method, all expenses that are essentially commitments are considered to be essential, which means that things like your phone and internet bills are thought of as needs, and not wants. When you are done with the 60%, the remaining 40% is split into 4 similar amounts (10% each), and each amount goes into one of 4 things. Those things include your retirement fund, your, long term savings, your short term savings, and your "fun money." In this method, it is recommended that the amounts that go into the retirement fund, the long term savings, and the short term savings, should be automated so that you never really get to touch any of that money.

This type of spending plan is recommended for people who like to automate things, which means that it could be useful to minimalists. However, the problem with this budget method is that if you make a lot of money, it makes it easy for you to overspend. As a minimalist, if you find that you make a lot more money so that you can cover most of your expenses with less than 60% of your income, you can tweak this budget a little bit so that you increase your savings and you spend less. If you make little money, this budget is perfect for you because it essentially forces you to live within your means
in addition to saving money
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You can also create a values-based spending plan. This plan is particularly popular with young adults who are in the medium to the high-income category. The way it works is that you apply your values to how you spend your money. When coming up with a spending plan using this method, you have to write down your values and then only spend money on things that

align with those values. The problem with this method is that it doesn't specify whether you should prioritize constructive values, or whether you should shun out negative values. For example, if one of your values is that you like people to perceive you as rich, this method would allow you to make purchase decisions in service of that value. If you are a minimalist, you can use this method and combine it with minimalistic values, so that you have a values-based minimalist spending plan.

Now that we have discussed various common methods of creating a spending plan, I recommend that you use those methods only as templates and that you take the time to create your own unique spending plan. You can borrow the good ideas from the methods that we have discussed, but you should leave out the ideas that don't suit your particular situation or those that negate your values. The best spending plan for you would probably be a combination of 2 or more methods mentioned above. In the end, no one can tell you which spending plan method will work for you and which one won't. You need to consider your specific needs, and you need to look inward and be honest with yourself about what you can manage and what you can't. If you know that you are easily tempted to make extravagant purchases, you can't come up with a spending plan that uses a hands-off approach. If you know that you won't have time to monitor your expenses closely, you can't come up with a plan that requires a lot of your personal time. Create your spending plan however you like, but the important thing is that you should make it very clear so that there is no ambiguity about what you can and can't do, and you should do everything in your power to stick to that plan.

Getting Used to Feeling Different from the New Spending Plan

When you create a spending plan and start to execute it, you have to remember that you are completely overhauling a financial system that you have been using for years, which means that things are going to feel completely different. One of the main reasons why people fail to follow through with their well thought out spending plans is that they are often unable to get over the initial shock that comes with the drastic changes that they make, and they resort back to a trend that they are more comfortable with.

You need to be mentally prepared for things to get tough and uncomfortable. When you are used to expensive snacks, you will find the healthier more affordable ones horrible at first, but you have to keep your end goal in mind. You are going to feel a little off if you decide to give up buying expensive coffee every morning, but you have to remind yourself that what you are doing is a lot more important, and you are benefitting your future self in the process.

One way to motivate yourself to stick to your spending plan is by making sure that you make one of your earlier goals a ‘reward goal.' When you create a spending plan, most of the money you will be saving will be going towards things like your retirement, your savings account, your emergency fund, and even debt repayment. This can feel depressing because you won't be seeing any short term results of your efforts. That is why it's recommended that when you get started, and when you create your goals, you should make one of your short term goals something rewarding so that you can stay motivated to stick to your spending plan.

For example, if there is something useful that you have always wanted to buy, but you never got around to it (a good example would be a small desk for a corner in your living room that you want to turn into a home office), make it a short term financial goal, and save for it for the first couple of months that you are on your new spending plan. When you have enough money, and you buy it, that will serve as a proof of concept that your plan really works, and it can motivate you to keep saving your cash towards some of your medium and long-term goals.

Putting the Spending Plan into Practice

A well thought out spending plan means nothing without action. This is going to be the most challenging and difficult part of the whole process. It's easy to be idealistic and to tell yourself in a logical manner that you are going to cut your expenses here and there, but the execution of that plan, is where the real work is. Supposing, for example, you notice that you spend $100 a month on Starbucks coffee, and you, with all the optimism in the world, decide that you are going to eliminate that expense from your life altogether, and use that money to help chip away at your debt payments each month. It's easy to reset that expense to zero on paper and to allocate that money to something else, but the execution is going to be a lot more difficult.

Sticking to a spending plan is about finding the motivation to carry on with it despite the difficulty and the temptation. Motivation is a tricky thing, but when you learn how to find it, it can help you overcome some of life’s most difficult challenges.

One way to ensure that you stick to your spending plan is to find the main reason why you chose to create that spending plan in the first place, and then remind yourself of it every time the going gets tough. Even if you have similar motivations, values, and principles, the underlying reason why someone starts a spending plan is never the same — it varies from person to person, and it's informed by personal experience. You may be trying to be more responsible with your cash so that you can be a good role model for your kids. You may be doing it in order to save your marriage, which has been strained by financial problems. You may be doing it so that you can

afford to retire by 40. Whatever core reason drove you to create the spending plan in the first place—you should hold on to it, and you must never lose sight of it.

If you make a specific spending change in your life, you have to find a way to offset that change because the spending behavior that you are trying to eliminate is still a desire that you have, and unless you can fill it with something else, your chances of relapsing are going to be pretty high. In the example where you have to reduce the amount of money that you spend on coffee each month and redirect it to your debt payments, you can offset that change or make it more manageable by making your coffee at home each morning. You are still getting that much-needed dose of caffeine that your body craves, without spending an unnecessary amount of money on it each month.

Another way to ensure that you stick to your minimalist spending plan is to make yourself accountable to the public. You may be able to share your spending plan online (e.g., on social media or on a personal blog) and keep your followers, your friends, and your family members updated on how well you are doing with the plan. When you are tempted to spend money on something that negates your plan, you will feel motivated to overcome that temptation because you know that the people in your life are rooting for you and your plan. When we are accountable to other people, we tend to step up our efforts to carry on with difficult things because we don't want to be publicly perceived as failures. There are also a lot of forums online where minimalists exchange ideas and share their personal experiences on how they save money and how they manage to live on less, so you can join some of those forums to find the motivation to carry on with your plan. More

importantly, you may find the motivation to carry on with your plan when you share it with the most important people in your life.

Another way to be able to stick to your spending plan as a minimalist is to use a visualization board. Being a minimalist doesn't mean that you don't have any dreams of your own. You still have lots of dreams, including owning a reasonably sized home, a reasonably priced car, and having enough savings to give you the freedom that you need to live a comfortable and happy life as you get older. You can create a vision board of your own to encourage yourself to stay focused on your goal. You can create a physical board, or a digital one, as long as it has pictorial representations of your dreams so that it can serve to remind you about them. However, you need to be careful when using a vision board as a minimalist because it's easy to fall back into the trap of consumerism if you spend a lot of time looking at photos of material possessions.

You need to reward yourself from time to time in order to stay motivated to stick with your spending plan. If your spending plan is too strict and it doesn't allow room for any kind of fun, you are going to feel as though you are punishing yourself, and this increases your chances of waking up one day and deciding to give up on the plan altogether. You have to remember to set aside some money to treat yourself once in a while, but you have to make sure that your little indulgence doesn't contradict the values and goals you set for yourself in the first place. You can choose to travel to a place you have never been to before, to go see some attractions, etc. As a minimalist, remember that experiences are more valuable than physical possessions, so make sure that you do something that will add value to your life, and something that you will remember for a long time.

As you execute your spending plan, you have to remember that this is a whole new lifestyle that you have chosen to lead, so stop looking back at your old system and stop thinking that you can always return to it. Understand that this is a forward journey and that for you, looking back is not an option. This is how you do things now, and it is how things are going to be for the rest of your life.

The Psychology of Habit Formation

As you implement your spending plan, you want to make sure that you concentrate on turning it into a habit, because when something becomes a habit, it essentially becomes second nature, meaning you do it naturally without giving it much thought. Scientists believe that there are three basic stages that are involved in the formation of a habit, and the habit in question is formed if these stages are repeated many times in a continuous loop. The 3 stages are the Cue, the Routine and the Reward. To put it in the simplest terms possible, when our brains identify a cue, act on that cue in a certain way, and receive a certain reward, they become wired to repeat that same process in the future. Because of the way the habit loop works, and the way that our environments are filled with stimuli that encourage consumerism, it is very easy for you to form a negative spending habit, and it's quite difficult for you to form a positive one.

For example, if you are sitting on a couch watching the TV and you see a pizza commercial, that is a cue. Your response can be to call the pizza place and place an order. The reward is the great tasting pizza that you will be eating within the hour. A few days later, when that commercial comes on again, you may find yourself going through the same process, and with time, you might not even notice it, but a bad habit has been formed. Bad spending habits are easy to form because the cues are so enticing, and the rewards come almost immediately after the response, but that doesn't mean you can't break those bad habits and develop good ones instead.

The thing to remember about habits is that you can't forget bad habits, but you can be able to modify the habit loops in your brain and change bad

habits into good ones. You do this by trying to ignore cues, altering your response to certain cues, or delaying/eliminating the chances of getting a reward. Suppose you are trying to stick to a budget, but you tend to be a compulsive shopper. Every time you see a picture of something nice on a magazine, a catalog, or online, you are tempted to make a purchase. In this case, you should reduce the chances of coming across a cue by trying to stop reading magazines. You can also try to change your response to the cue by making it hard for you to get your hands on a credit card in order to go shopping. Since your reward will be delayed, the gratification won't be as strong, and this can help you attach less importance to that particular negative habit loop.

You can also form good spending habits using your knowledge of habit loops. In most cases, it works best when you change the way you respond to a cue. That means that when you encounter a cue, you have to change the routine that you follow so that it doesn't lead you to a negative result. When that same pizza commercial comes on as you are watching the TV, and you feel the urge to pick up your phone and place an order, make a conscious effort to walk over to the fridge, take out a handful of baby carrots, and start munching on them. Do this over and over again every time you see the same commercial until it becomes a habit. That way, you will end up changing the bad habit of ordering pizza, and you will manage to develop a good habit of eating a healthy snack instead.

It’s a Process, Not an Event

Using a spending plan can be transformational, and like any major change in your life, it's going to come with a lot of bumps. You won't be perfect when you start implementing your plan, but then again, nobody is ever really perfect. You have to make sure that you stay committed and dedicated as you put your plan into practice because your financial and your personal freedom depend on your ability to stick with your plan and to see it through. Even if you experience considerable setbacks, don't ever give up. You should recalibrate your expectations, and keep trying to work towards implementing your spending plan and attaining your financial freedom.

Apply Periodic Spending Plan Checks

Finally, to be able to succeed at sticking to your spending plan, you have to make sure that you keep track of your successes, and that you cherish all the small victories and milestones that you pass along the way. You should apply periodic checks to see if you are sticking to your spending plan, and you should monitor your milestones to see if you are meeting all of them. I suggest checking in weekly and updating all of your income/expenses at the end of each week. This helps you to stay on top of the money coming in and the money going out. If you notice that you have deviated significantly from your budget, you can review all areas where you notice missteps, and you can come up with new strategies to make sure that you keep on complying with the requirements of your budget.

Supposing you are trying to save $10,000 over a number of years. This number may feel high, and you may feel overwhelmed by it, but you can stay motivated if you take a moment to pat yourself on the back with each milestone that you cross, however small it may be. For every 10 dollars, you save, think of it as a step that you have taken in a journey of 1000 steps. When you hit the $100, $500, and $1000 markers, you can share the news with the people that are close to you, and you can find a small way to celebrate your achievement, however small it may seem. When you celebrate each small milestone, in essence, what you are doing is breaking a giant challenge into small chunks, and this makes it so much easier for you to take the next step and the one after that.

The “Living with Less” Lifestyle

When you are content with what you have, and when you don't owe anything to anyone, you live a life that is generally free of stress and anxiety, resulting in much greater happiness. If you are a consumerist and you have a lot of debt, you may live in a nice, large and expensive house, but it's always going to feel as though the wolves are at your door. It always feels that if you skip a single day of the rat race, you are going to fall behind, and the financial institutions are going to kick your door down and take your “valuable” possessions away. With consumerism, you are never content, and your mind is never at peace. The minimalist spending plan is intended to help you put an end to all that.

Although people keep telling you that debt is a tool that can help you grow and that repayments can serve as motivators to keep you working, the truth is that as humans, we are at our best when we aren't under someone else's thumb. That is what being debt free and stress-free does for you — it allows you to be the best version of yourself. It gives you the freedom to do the things that you are passionate about. It makes it possible for you to spend more time nurturing your children, your relationships, your passions and your positive habits.

When you learn to live with less, you find intrinsic reasons to be happy, and you discover real and lasting happiness. You learn to be confident, not because you gain the admiration of others, but because you learn to respect yourself. You know deep within that you are among the few people that have the courage to live within their own means, and you understand that confidence is not something that is bought, but it's something that is found

freely in all of us. You learn to hold yourself to your own standards and values, instead of losing your own identity trying to meet standards that society sets for you. You drive around in a budget friendly car with a proud smile on your face knowing you aren't forfeiting a sizable chunk of your paycheck to a dealership every month.

You understand that your lifestyle requires you to make a lot of sacrifices and to forgo a lot of your material desires—but these sacrifices lead to a much more fulfilling life. Most importantly, you are free from regrets. You are free from the regret of paying too much for a car or breaking your back to make mortgage payments instead of making the decision to spend more time with your loved ones. I'm not going to lie and tell you that it will be a blissful experience all the time, but I can tell you that it's going to be the most satisfying and rewarding thing you have ever done.

Conclusion

The next step is to apply the techniques that you have learned here to craft your own unique and detailed spending plan as you keep the principles of minimalism in mind.

There are five basic principles of minimalism that will come in handy as you try to get better at implementing your financial planning and at managing your expenses. The first principle that applies here is the one about eliminating needless things. In general, this principle applies in areas such as decluttering and organization, but it's still very relevant when it comes to creating a spending plan. You need to omit the expenses that you don't need, the accounts that are duplicated unnecessarily, and the credit cards that you could very well do without. It's after you have gotten rid of the clutter in your financial dealings that you will be able to see clearly what you have and what your true wealth potential is.

The second principle that you need to remember to apply as you create a spending plan is the principle that talks about identifying the essential things in your life. In order for you to live comfortably with what you have and to focus your financial resources in areas where they can have the most positive impact on your life, you first have to identify what those essential areas are. You cannot be successful if you don't define success correctly. By helping you identify the essentials, minimalism makes it possible for you to have the right spending goals.

The third principle of minimalism that applies here is the principle of making everything count. This principle teaches you that every dollar is important; that as you create your spending plan, you should make sure that

no single dollar goes to waste; and that all money does is help you work towards achieving your goals. This principle also teaches you to make all of your time count, as many people assume that they are still too young to start using a spending plan to make better financial decisions.

The fourth principle of minimalism that applies to personal finance is the one that teaches you to do things that fill your life with joy. When you apply this principle to your spending plan, it helps you to manage your money in a way that allows you the freedom to stop chasing money you don't have, but rather saving it or putting it towards life experiences for you and your loved ones. If you spend all your money as soon as it comes in instead of using it wisely, you will never have the freedom and the peace of mind that you need to truly live a life of joy.

The final principle of minimalism that applies here is the principle of constant self-improvement. Minimalism is never a done deal. It's a journey that you are on, and it’s an idea that you keep striving towards. When you create your spending plan and try to implement it, you will hit some bumps in the road—life happens. Minimalists aren't perfect, but they don't stop working towards perfecting their dedication to living more fulfilling lives by learning to live with less. As you implement your spending plan, don't expect to be perfect at doing it—just keep trying to make yourself better.

If you learn the principles of minimalism and take them to heart, they will help you to achieve financial freedom in several ways. These principles teach you everything you need to know in order to figure out the correct way of prioritizing your spending. Most other approaches to financial planning don't focus any attention on your personal values, and they can

easily guide you down the wrong path so that you work hard and save your money only to spend it on something that you don't need. Minimalism teaches you to identify what you need and don't need in the first place.

Minimalism teaches you that you need less space—thus helping you save on your rent or your mortgage. As a minimalist, you aren't hoarding things—so even when you live in a small space, it will feel spacious and comfortable. You can even sell off some of your unnecessary possessions and raise a significant amount of money, which you can then direct towards paying down your debts.

Minimalism enables you to stay laser-focused when it comes to achieving your financial goals and staying within the limits of your spending plan. If you haven't yet embraced minimalism and are trying to cut down on certain expenditures, you have to go up against a cognitive dissonance in your head, as your mind may be wired to think that certain materialistic things are “good” for you and that eliminating them is “bad.” However, as a minimalist, you believe in the principle that materialistic things are bad, so when you decide to cut yourself off, your whole brain will be on the same page—hence, psychologically speaking, you have a better chance of succeeding at it.

You spent your valuable time reading through this book because deep within, you really want to improve your financial situation. You want to be a more responsible spender, and you want to break the chains of consumerism. In the book, I tried as much as possible to explain how you can use a combination of spending plans and the principles of minimalism to turn yourself into the responsible spender that you have always wanted to

be. The ball is in your court now, and it's up to you to apply this knowledge to the best of your ability in order to regain control of your finances.

No matter how bad the situation has gotten, you can always turn things around when you learn to change your mindset and to return to the basics. Consumerism and materialism deny you your freedom. At the end of the day, it's better to live under the humblest of circumstances than it is to live in a house of cards for which you have to labor and toil your whole life. I am not asking you to cut yourself off from society and to go live off the grid—I am merely telling you that as much as you want to be a part of society, don't let it dictate what you should own and spend your hard-earned money on.

You have seen in this book how deeply the lie of consumerism runs, so as a minimalist, the best service that you can do for the people you care about is to show them that they, too, can earn back their freedom by creating and implementing minimalist spending plans of their own. When you work hard at regaining control of your financial situation, you will start succeeding—and the people around you are going to notice that even though you are humbler and more down-to-earth, you seem happier and more fulfilled. They will start asking questions because they, too, are dissatisfied with the constant agony of working for material possessions. When this happens, don't be selfish, and don't be secretive. Share your story with them, communicate to them the principles that you have learned, and tell them about your journey. When the opportunity arises, be a force for good and help others around you to regain their financial freedom as well.

As you start your first step on the journey towards financial minimalism, make sure that you take pictures along the way—one day, you will look

back, and you will be amazed at what you have accomplished just by changing the way you think about material things and by trying the best that you can to live with less. You will learn along the way to find joy in simple things, and you will develop a spirit that is more generous than you ever imagined.